

**Arizona
Department
Of Insurance**

**Automobile Premium
Comparison Survey**

Edition 2 - 2006



**Janet Napolitano
Governor**

**Christina Urias
Director of Insurance**

T A B L E O F C O N T E N T S
Automobile Premium Comparison Survey

Introduction and Important Information.....	3
Unmarried Male, Age 18	
Hypothetical 1: Minimum Liability Limit Quotations.....	4
Hypothetical 2: Other Than Minimum Liability Limit Quotations.....	5
Unmarried Female, Age 18	
Hypothetical 3: Minimum Liability Limit Quotations.....	6
Hypothetical 4: Other Than Minimum Liability Limit Quotations.....	7
Married Couple, Age 42	
Hypothetical 5: Minimum Liability Limit Quotations.....	8
Hypothetical 6: Other Than Minimum Liability Limit Quotations.....	9
Married Couple, Age 42, Husband Had At-fault Accident In 2004	
Hypothetical 7: Minimum Liability Limit Quotations.....	10
Hypothetical 8: Other Than Minimum Liability Limit Quotations.....	11
Married Couple, Ages 81 and 80	
Hypothetical 9: Minimum Liability Limit Quotations.....	12
Hypothetical 10: Other Than Minimum Liability Limit Quotations.....	13
Unmarried Female, Age 41	
Hypothetical 11: Rides Bus To Work.....	14
Hypothetical 12: Drives 15 Miles One Way To Work.....	15
Automobile Insurer Telephone Numbers.....	16
Coverages.....	17
Notes to the Hypotheticals.....	19
Abbreviations Used in This Publication.....	19
Important Note Regarding Complaint Ratios in This Publication.....	19

INTRODUCTION AND IMPORTANT INFORMATION

Private Passenger Automobile Premium Comparison Survey

The purpose of this Arizona Department of Insurance (ADOI) publication is to encourage consumers to do some comparison shopping for automobile insurance before making a purchase. The ADOI based the premiums in this publication on hypothetical situations, so as to provide an example of the available premium range among insurers. Although actual premiums may vary according to the particulars of an actual application, the wide premium range shown herein evidences that a competitive market exists and that a consumer, under average circumstances, can save money by comparing one insurers' premiums against another's.

The consumer should evaluate coverage and service, as well as price. The complaint ratios (ratios) provided in this publication include the number of written complaints ADOI received against individual insurers during the twelve-month period ending December 31, 2005 and can assist in the consumer's evaluation process. Please note that the ratios do not reflect the ADOI's determination on the merits of each complaint and, although ratios are informative when compared to one another, the consumer should consider the ratios for a particular insurer in the context of other relevant information about the insurer and its products.

When considering automobile insurance purchases, consumers should bear in mind these "Consumer Awareness Points:"

1. Some automobile policies contain an exclusion (commonly referred to as the "Household," "Family," or "Intra-Family" Exclusion), which limits bodily injury liability coverage available to family members (or residents of the household) injured as a result of the negligence of another insured. Arizona law permits insurers to impose this Exclusion limiting such coverage to \$15,000 per person/\$30,000 per occurrence (Arizona's minimum financial responsibility limits), despite the amount of liability coverage otherwise purchased under the policy. Typically, the Exclusion states:

We do not provide Liability Coverage for any "insured" for "bodily injury" to you or any "family member" to the extent that the limits of liability for this coverage exceed the limits of liability required by the Arizona Financial Responsibility Law.

"Family member" and other key words important to this Exclusion are commonly defined in the policy. To ensure that the policy meets their coverage expectations, consumers should ask if the offered policy contains this Exclusion, and, if so, carefully read the Exclusion, together with the entire policy, and consider the option of purchasing additional coverages to assure that family members/household residents are covered for bodily injury to the extent the consumer expects and intends.

2. In determining either eligibility for coverage or price, some insurers:
 - a. Use a person's credit history. "A Consumer Guide To Understanding How Insurers Use Credit Information" is on the ADOI's web site at www.id.state.az.us and provides answers to the most frequently asked consumer questions on how insurers use credit history to determine individual rates and coverage availability.
 - b. Use reports provided by organizations such as the Comprehensive Loss Underwriting Exchange (C.L.U.E.) as exchanges for loss history information on an insured, or a particular property. Participating member insurers exchange this prior loss history information between members, sometimes without independent verification of the validity of the information provided by other members. Consumers who believe the information on their C.L.U.E. (or similar report) is erroneous should take steps to correct it. Information on C.L.U.E. and how to correct a report may be obtained at the following web site: www.choicepointinc.com.
3. Insurers are not permitted to increase the "premium of an insured as a result of an accident not caused or significantly contributed to by the actions of the insured." A.R.S. § 20-263(A).

This publication and the ADOI's "A Consumer Guide To Automobile Insurance" can be useful resources. However, consumers should ultimately consult with an insurance agent or other insurance company representative for details concerning coverage and other purchasing considerations.

Questions or comments regarding this survey or any other insurance matter should be directed to the ADOI by: a) calling (602) 364-2499 (Phoenix), (520) 628-6370 (Tucson), or (1-800) 325-2548 statewide, or b) writing the ADOI, 2910 North 44th Street, Suite 210, Phoenix, Arizona 85018-7269. The ADOI's web site at www.id.state.az.us contains this and other consumer-oriented insurance publications.

Hypothetical 1: Unmarried male, age 18, drives 15 miles each way to work. He drives a 2006 Ford F150 XLT, 4x2, two-door pickup, regular cab, 8 cylinders. He has a clean driving record for the last three years and no credit history.

Coverages & Limits: Combined single limit liability of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

* This insurer does not provide coverage for this hypothetical. ** New insurer that had no exposures as of December 31, 2005.

NAME OF INSURER	Premiums shown are six-month premiums as of July 1, 2006.											Complaint Ratio (CR)		
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio	C	E	CR
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364				
Allstate F&C IC	\$1,185	\$1,249	\$1,283	\$1,543	\$1,106	\$1,157	\$1,021	\$1,077	\$1,119	\$1,023	1	9,821	0.102	
Horace Mann P&C IC	1,329	1,016	1,016	1,260	1,030	1,210	984	1,284	968	995	0	1,948	0.000	
Encompass Ind Co	1,470	1,329	1,427	1,794	1,133	1,022	817	985	985	987	0	13,863	0.000	
Government Employees IC	1,579	1,614	1,571	2,033	1,550	1,702	1,574	1,455	1,479	1,437	11	58,811	0.187	
United Services Auto Assoc	1,600	1,516	1,425	1,479	1,304	1,351	1,165	1,272	1,042	1,163	12	112,165	0.107	
Equity IC	1,776	1,325	1,448	1,510	1,161	977	833	1,038	1,038	751		**		
Great Northwest IC	1,902	1,722	1,829	1,902	1,783	1,674	1,328	1,674	1,328	1,674	0	468	0.000	
SECURA Ins, A Mutual Co	1,933	1,613	2,187	2,260	1,889	1,601	1,405	1,601	1,426	1,601		**		
Austin Mutual IC	2,161	1,768	2,260	2,074	2,074	1,768	1,481	1,970	1,970	1,970	2	6,058	0.330	
Electric IC	2,174	2,318	2,424	5,117	2,184	2,371	2,038	1,824	1,824	2,159	0	2,235	0.000	
State Farm Mutual Auto IC	2,185	1,918	2,090	2,185	2,013	1,891	1,539	1,891	1,539	1,891	68	661,823	0.103	
Allied P&C IC	2,319	2,142	2,062	2,284	2,023	1,931	1,496	1,564	1,802	1,710	1	3,577	0.280	
IDS Property Casualty IC	2,332	2,095	2,235	2,332	2,148	1,918	1,571	1,918	1,571	1,571	0	2,075	0.000	
American National P&C Co	2,354	2,111	2,653	2,354	2,109	1,739	1,719	1,834	1,719	1,681	5	17,622	0.284	
IC of the State of PA	2,372	2,141	2,429	2,534	2,338	2,135	1,767	2,068	1,918	1,999	10	20,989	0.476	
Country Mutual IC	2,574	2,200	2,511	3,101	2,728	2,349	1,871	2,233	1,817	2,233	12	34,616	0.347	
American Family Mutual IC	2,617	2,089	2,922	3,021	2,394	2,133	1,826	2,133	1,860	2,133	66	317,066	0.208	
Fidelity National IC	2,618	2,331	2,506	2,618	2,416	2,212	1,810	2,212	1,810	2,212	0	3,598	0.000	
Acuity, A Mutual IC	2,671	2,424	2,556	2,783	2,480	2,212	2,070	2,021	2,036	1,964		**		
Metropolitan Casualty IC	3,129	3,041	3,397	3,804	2,856	2,627	2,240	3,110	2,504	2,366	7	35,256	0.199	
21st Century IC of the Southwest	3,147	2,882	2,669	2,951	2,652	2,602	2,014	2,602	2,237	2,144	22	38,293	0.575	
Milbank IC	3,162	2,557	3,555	3,655	2,848	2,440	2,163	2,440	2,155	2,440		**		
Travelers Home and Marine IC	3,174	2,688	3,003	3,327	2,606	2,408	2,144	2,529	2,182	2,286		**		
Liberty Mutual Fire IC	3,178	2,959	3,222	4,018	3,286	3,036	2,258	3,024	2,258	2,875	18	64,767	0.278	
Integon Ind Corp	3,183	2,548	2,413	3,204	2,466	2,613	1,917	2,667	1,837	2,353	0	1,620	0.000	
MGA IC	3,188	3,188	2,668	3,141	2,829	2,360	2,180	2,324	2,228	2,324	1	10,544	0.095	
Mercury Casualty Co	3,258	2,858	2,667	3,258	2,608	2,465	1,949	2,745	2,018	2,323	29	28,528	1.017	
Safe Auto IC	3,330	2,950	2,951	3,573	2,759	2,602	2,105	3,096	2,113	2,647	3	7,433	0.404	
Central Mutual IC	3,398	3,398	3,391	4,455	2,888	3,875	2,970	3,355	2,970	3,355	1	9,281	0.108	
Phoenix Ind IC	3,502	2,876	2,700	2,775	2,541	1,704	1,561	1,501	1,748	1,636	13	49,056	0.265	
West American IC	3,545	3,178	3,272	3,841	2,505	3,191	2,300	2,098	2,681	2,199	0	2,086	0.000	
Fireman's Fund IC	3,576	4,414	3,542	4,414	3,855	3,984	3,984	3,984	3,984	3,984	1	3,673	0.272	
Unigard IC	3,624	3,161	3,847	4,105	3,143	2,975	2,298	2,687	2,687	2,517	1	8,601	0.116	
CSE Safeguard IC	3,685	3,033	3,225	3,610	2,808	2,689	2,182	2,946	2,386	2,413	0	2,874	0.000	
Nevada General IC	3,721	3,007	3,145	3,409	2,947	2,653	2,857	2,773	2,359	2,407	0	312	0.000	
Affirmative IC	3,849	3,849	3,014	3,278	3,014	2,255	2,274	1,920	2,274	2,012		**		
Financial Ind Co	3,869	3,688	3,460	3,869	3,580	3,102	2,741	3,800	2,553	2,830	10	10,532	0.949	
Occidental F&C Co of NC	3,879	3,319	3,338	3,036	2,936	2,347	2,371	2,517	2,103	2,149	0	1,129	0.000	
SAFECO IC of America	3,983	3,091	3,283	3,924	3,065	2,901	2,432	3,093	2,236	2,483	18	54,838	0.328	
Lincoln General IC	4,126	3,523	4,015	4,126	3,773	3,217	2,996	3,736	2,807	3,915	0	2,303	0.000	
Commerce West IC	4,389	4,134	3,832	4,389	3,542	3,475	2,633	4,159	2,806	3,364	0	1,815	0.000	
Safeway IC	4,487	3,735	3,652	4,027	3,457	3,219	2,910	3,618	3,618	3,652	17	70,197	0.242	
Federal IC	4,500	5,376	4,170	5,376	4,240	5,086	4,270	4,430	4,430	4,628	0	1,168	0.000	
Unitrin Direct P&C Co	4,626	3,852	3,919	4,651	3,592	3,294	2,686	3,849	2,699	3,382	4	13,555	0.295	
Universal Casualty Co	4,760	4,760	4,191	5,152	4,244	5,475	4,391	4,391	4,391	4,391	3	14,064	0.213	
Anchor General IC	4,767	4,792	4,400	4,953	4,502	3,760	3,505	3,794	3,718	3,548	4	12,004	0.333	
Permanent General Assurance Corp	4,836	4,120	4,120	4,836	4,813	3,850	3,160	4,125	3,870	3,379	0	1,457	0.000	
Victoria Select IC	4,856	3,030	3,667	3,961	4,356	3,038	2,796	3,297	2,624	2,501	3	30,312	0.099	
Esurance IC	4,962	4,193	4,207	4,983	3,905	3,615	2,984	4,236	2,998	3,734	5	9,702	0.515	
Primero IC	5,152	4,780	4,102	4,486	4,102	4,102	3,604	4,102	3,604	3,604	0	228	0.000	
QBE Ins Corp	5,202	5,202	4,686	5,202	3,399	4,190	3,772	3,949	3,949	3,949	0	12,568	0.000	
Dairyland IC	5,208	4,752	4,386	4,692	4,308	3,036	2,904	3,180	2,934	2,952	4	66,963	0.060	
Progressive Preferred IC	5,400	4,422	4,151	5,440	4,314	4,177	3,339	4,696	3,267	4,108	29	141,513	0.205	
Infinity Select IC	5,418	4,460	4,194	5,451	4,431	4,421	8,337	6,137	3,268	5,782	2	4,224	0.473	
Arizona Automobile IC	5,493	5,918	5,355	5,918	4,479	4,428	4,230	3,556	3,556	4,225	1	12,098	0.083	
AAA Members IC	5,616	4,778	4,614	5,621	4,403	4,220	3,388	4,702	3,308	4,233	10	19,917	0.502	
Amica Mutual IC	5,679	4,934	5,088	5,749	5,201	5,031	4,285	4,743	4,663	4,709	4	11,451	0.349	
Houston General Ins Exchange	5,844	5,025	4,881	5,832	4,658	4,545	6,102	4,888	3,746	4,313	0	184	0.000	
Newport IC	6,125	4,895	4,761	5,057	5,389	4,300	3,429	4,031	4,031	3,785	0	2,100	0	
Sentinel IC, Ltd	6,657	5,444	6,033	7,096	4,844	5,192	3,955	5,277	5,277	5,331	2	27,184	0.074	
Sagamore IC	6,709	6,688	6,327	7,034	5,667	5,684	4,830	5,656	4,830	5,057	0	52	0.000	
Coast National IC	6,731	6,002	5,654	6,731	5,405	4,952	4,032	5,687	4,172	4,410	4	26,251	0.152	
American Sterling IC	6,732	6,749	6,785	6,332	5,943	5,674	5,943	5,770	5,770	5,197		**		
American Bankers IC of FL	6,921	6,777	5,316	5,990	4,894	5,462	4,872	4,815	4,816	4,768	9	28		

Hypothetical 2: Unmarried male, age 18, drives 15 miles each way to work. He drives a 2006 Ford F150 XLT, 4x2, two-door pickup, regular cab, 8 cylinders. He has a clean driving record for the last three years and no credit history.

Coverages & Limits: Combined single limit liability of \$300,000 or split limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

* This insurer does not provide coverage for this hypothetical. ** New insurer that had no exposures as of December 31, 2005.

	Premiums shown are six-month premiums as of July 1, 2006.											Complaint Ratio (CR)		
NAME OF INSURER	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio			
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364	C	E	CR	
Horace Mann P&C IC	\$1,306	\$1,024	\$1,024	\$1,249	\$1,030	\$1,158	\$921	\$1,213	\$924	\$943	0	1,948	0.000	
Allstate F&C IC	1,334	1,410	1,445	1,765	1,245	1,285	1,132	1,187	1,240	1,135	1	9,821	0.102	
Encompass Ind Co	1,498	1,365	1,463	1,840	1,165	1,058	814	972	972	978	0	13,863	0.000	
United Services Auto Assoc	1,832	1,737	1,625	1,693	1,481	1,508	1,283	1,404	1,151	1,296	12	112,165	0.107	
SECURA Ins, A Mutual Co	2,025	1,699	2,295	2,370	1,974	1,662	1,468	1,662	1,480	1,662		**		
Government Employees IC	2,029	1,760	1,830	2,217	1,747	1,840	1,713	1,557	1,594	1,539	11	58,811	0.187	
Great Northwest IC	2,096	1,920	2,022	2,096	1,989	1,837	1,444	1,837	1,444	1,837	0	468	0.000	
IC of the State of PA	2,225	2,029	2,270	2,380	2,182	1,958	1,619	1,886	1,768	1,859	10	20,989	0.476	
IDS Property Casualty IC	2,237	2,023	2,148	2,237	2,093	1,875	1,505	1,875	1,505	1,505	0	2,075	0.000	
State Farm Mutual Auto IC	2,490	2,212	2,387	2,490	2,319	2,152	1,735	2,152	1,735	2,152	68	661,823	0.103	
Electric IC	2,498	2,642	2,794	2,937	2,493	2,645	2,264	2,056	2,056	2,433	0	2,235	0.000	
Allied P&C IC	2,563	2,383	2,261	2,515	2,214	2,118	1,624	1,687	1,957	1,809	1	3,577	0.280	
Austin Mutual IC	2,566	2,114	2,634	2,430	2,430	2,114	1,759	2,267	2,267	2,267	2	6,058	0.330	
American National P&C Co	2,608	2,324	2,908	2,608	2,327	1,905	1,878	1,971	1,878	1,824	5	17,622	0.284	
Country Mutual IC	2,873	2,482	2,812	3,467	3,048	2,597	2,065	2,481	2,003	2,481	12	34,616	0.347	
American Family Mutual IC	2,883	2,326	3,228	3,314	2,635	2,321	2,026	2,321	2,031	2,321	66	317,066	0.208	
Fidelity National IC	3,027	2,727	2,902	3,028	2,794	2,524	2,070	2,524	2,070	2,524	0	3,598	0.000	
Acuity, A Mutual IC	3,103	2,801	2,996	3,240	2,863	2,542	2,375	2,310	2,327	2,255		**		
Metropolitan Casualty IC	3,415	3,248	3,563	4,010	3,067	2,722	2,307	3,236	2,576	2,437	7	35,256	0.199	
SAFECO IC of America	3,445	2,643	2,802	3,400	2,628	2,457	2,058	2,659	1,878	2,121	18	54,838	0.328	
Milbank IC	3,488	2,849	3,928	4,014	3,147	2,679	2,415	2,679	2,373	2,679		**		
Amica Mutual IC	3,496	3,032	3,140	3,526	3,182	2,984	2,516	2,784	2,735	2,786	4	11,451	0.349	
21st Century IC of the Southwest	3,499	3,232	2,992	3,307	2,957	2,831	2,208	2,831	2,453	2,354	22	38,293	0.575	
Unigard IC	3,612	3,217	3,850	4,130	3,166	2,908	2,257	2,615	2,615	2,458	1	8,601	0.116	
Liberty Mutual Fire IC	3,639	3,349	3,658	4,526	3,692	3,353	2,524	3,322	2,524	3,176	18	64,767	0.278	
Integon Ind Corp	3,729	2,960	2,828	3,749	2,807	2,930	2,154	3,049	2,081	2,734	0	1,620	0.000	
Travelers Home and Marine IC	3,938	3,334	3,703	4,167	3,213	2,933	2,569	3,054	2,663	2,803		**		
Mercury Casualty Co	3,957	3,484	3,246	3,957	3,172	2,910	2,310	3,248	2,418	2,821	29	28,528	1.017	
CSE Safeguard IC	4,018	3,355	3,568	4,071	3,097	2,932	2,359	3,181	2,584	2,626	0	2,874	0.000	
Central Mutual IC	4,134	4,134	4,118	5,291	3,474	4,408	3,394	3,822	3,394	3,822	1	9,281	0.108	
West American IC	4,193	3,805	3,787	4,541	2,893	3,619	2,592	2,419	3,035	2,572	0	2,086	0.000	
Fireman's Fund IC	4,322	5,250	4,216	5,250	4,608	4,564	4,564	4,564	4,564	4,564	1	3,673	0.272	
Financial Ind Co	4,546	4,382	4,059	4,546	4,231	3,501	3,198	4,351	2,933	3,326	10	10,532	0.949	
Unitrin Direct P&C Co	4,560	3,752	3,825	4,582	3,453	3,147	2,552	3,719	2,579	3,323	4	13,555	0.295	
Occidental F&C Co of NC	4,582	3,917	3,933	3,564	3,398	2,687	2,687	2,860	2,361	2,403	0	1,129	0.000	
Nevada General IC	4,765	3,859	4,069	4,333	3,799	3,361	3,637	3,481	2,893	2,940	0	312	0.000	
Esurance IC	4,912	4,086	4,120	4,929	3,760	3,454	2,826	4,096	2,853	3,665	5	9,702	0.515	
Federal IC	5,206	6,270	4,876	6,270	4,940	5,720	4,772	4,930	4,930	5,188	0	1,168	0.000	
Commerce West IC	5,217	4,970	4,622	5,217	4,210	3,985	3,066	4,802	3,276	3,946	0	1,815	0.000	
AAA Members IC	5,782	4,825	4,691	5,786	4,378	4,192	3,324	4,715	3,273	4,302	10	19,917	0.502	
Permanent General Assurance Corp	5,815	4,566	4,566	5,815	5,444	4,426	3,579	4,816	4,312	3,880	0	1,457	0.000	
Infinity Select IC	5,828	4,780	4,514	5,861	4,715	4,681	8,914	6,429	3,467	6,065	2	4,224	0.473	
Victoria Select IC	6,047	3,790	4,539	4,879	5,294	3,587	3,320	3,779	3,156	2,948	3	30,312	0.099	
Progressive Preferred IC	6,544	5,291	5,020	6,584	5,051	4,872	3,855	5,515	3,798	4,912	29	141,513	0.205	
Sentinel IC, Ltd	6,652	5,501	6,005	7,185	4,920	5,099	3,913	5,096	5,096	5,170	2	27,184	0.074	
Houston General Ins Exchange	6,900	5,833	5,688	6,888	5,356	5,203	7,158	5,642	4,246	4,967	0	184	0.000	
Newport IC	6,956	5,583	5,477	5,757	6,162	4,864	3,836	4,557	4,557	4,227	0	2,100	0.000	
Warner IC	7,254	6,084	5,983	7,235	5,790	5,485	4,233	6,656	4,305	5,455	1	726	1.377	
Coast National IC	8,186	7,424	6,886	8,186	6,542	5,758	4,763	6,918	4,951	5,217	4	26,251	0.152	
Sagamore IC	9,442	9,169	8,790	9,751	7,749	7,495	6,641	7,467	6,641	6,868	0	52	0.000	
Affirmative IC	*	*	*	*	*	*	*	*	*	*		**		
American Bankers IC of FL	*	*	*	*	*	*	*	*	*	*	9	28,485	0.316	
American Commerce IC	*	*	*	*	*	*	*	*	*	*	10	15,980	0.626	
American Sterling IC	*	*	*	*	*	*	*	*	*	*		**		
Anchor General IC	*	*	*	*	*	*	*	*	*	*	4	12,004	0.333	
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	1	12,098	0.083	
Auto-Owners IC	*	*	*	*	*	*	*	*	*	*	2	121	16.529	
Dairyland IC	*	*	*	*	*	*	*	*	*	*	4	66,963	0.060	
Equity IC	*	*	*	*	*	*	*	*	*	*		**		
Farm Bureau Mutual IC	*	*	*	*	*	*	*	*	*	*	1	9,020	0.111	
Farmers IC of AZ	*	*	*	*	*	*	*	*	*	*	72	504,136	0.143	
Lincoln General IC	*	*	*	*	*	*	*	*	*	*	0	2,303	0.000	
Merastar IC	*	*	*	*	*	*	*	*	*	*	2	1,095	1.826	
MGA IC	*	*	*	*	*	*	*	*	*	*	1	10,544	0.095	
Phoenix Ind IC	*	*	*	*	*	*	*	*	*	*	13	49,056	0.265	
Primero IC	*	*	*	*	*	*	*	*	*	*	0	228	0.000	
OBE Ins Corp	*	*	*	*	*	*	*	*	*	*	0	12,568	0.000	
Safe Auto IC	*	*	*	*	*	*	*	*	*	*	3	7,433	0.404	
Safeway IC	*	*	*	*	*	*	*	*	*	*	17	70,197	0.242	
Sentry Ins A Mutual Co	*	*	*	*	*	*	*	*	*	*	2	2,880	0.694	
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	2,740	0.000	
Universal Casualty Co	*	*	*	*	*	*	*	*	*	*	3	14,064	0.213	

Hypothetical 3: Unmarried female, age 18, drives 15 miles each way to work. She drives a 2006 Ford F150 XLT, 4x2, two-door pickup, regular cab, 8 cylinders. She has a clean driving record for the last three years and no credit history.

Coverages & Limits: Combined single limit liability of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

* This insurer does not provide coverage for this hypothetical. ** New insurer that had no exposures as of December 31, 2005.

NAME OF INSURER	Premiums shown are six-month premiums as of July 1, 2006.										Complaint Ratio (CR)			
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio	C	E	CR
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364				
Horace Mann P&C IC	\$926	\$714	\$714	\$871	\$722	\$819	\$673	\$875	\$661	\$677	0	1,948	0.000	
Allstate F&C IC	935	987	1,014	1,225	872	910	800	840	874	801	1	9,821	0.102	
United Services Auto Assoc	1,019	989	932	974	854	890	766	834	687	765	12	112,165	0.107	
Metropolitan Casualty IC	1,078	1,040	1,144	1,291	971	884	746	1,030	830	790	7	35,256	0.199	
Encompass Ind Co	1,199	1,085	1,164	1,465	926	835	668	805	805	807	0	13,863	0.000	
Great Northwest IC	1,241	1,127	1,196	1,241	1,167	1,093	864	1,093	864	1,093	0	468	0.000	
Equity IC	1,264	950	1,036	1,078	836	708	608	751	751	551		**		
Government Employees IC	1,297	1,147	1,187	1,436	1,103	1,191	1,099	1,016	1,037	1,001	11	58,811	0.187	
SECURA Ins A Mutual Co	1,409	1,167	1,589	1,649	1,377	1,179	1,021	1,179	1,045	1,179		**		
Austin Mutual IC	1,532	1,246	1,613	1,477	1,477	1,246	1,045	1,419	1,419	1,419	2	6,058	0.330	
State Farm Mutual Auto IC	1,588	1,395	1,520	1,588	1,466	1,377	1,118	1,377	1,118	1,377	68	661,823	0.103	
Electric IC	1,746	1,861	1,945	2,053	1,753	1,901	1,634	1,463	1,463	1,731	0	2,235	0.000	
IC of the State of PA	1,762	1,592	1,805	1,885	1,731	1,579	1,310	1,531	1,419	1,480	10	20,989	0.476	
Allied P&C IC	1,771	1,646	1,573	1,744	1,545	1,467	1,141	1,188	1,365	1,292	1	3,577	0.280	
Fidelity National IC	1,819	1,632	1,744	1,819	1,688	1,537	1,262	1,537	1,262	1,537	0	3,598	0.000	
American National P&C Co	1,972	1,770	2,212	1,972	1,757	1,439	1,429	1,508	1,429	1,388	5	17,622	0.284	
IDS Property Casualty IC	2,024	1,827	1,941	2,024	1,874	1,668	1,367	1,668	1,367	1,367	0	2,075	0.000	
Liberty Mutual Fire IC	2,027	1,882	2,055	2,556	2,095	1,931	1,442	1,923	1,442	1,831	18	64,767	0.278	
American Family Mutual IC	2,029	1,619	2,264	2,342	1,855	1,652	1,414	1,652	1,440	1,652	66	317,066	0.208	
Acuity, A Mutual IC	2,037	1,850	1,953	2,123	1,887	1,688	1,574	1,537	1,550	1,495		**		
CSE Safeguard IC	2,152	1,779	1,888	2,125	1,644	1,571	1,278	1,723	1,397	1,412	0	2,874	0.000	
Travelers Home and Marine IC	2,159	1,831	2,041	2,265	1,765	1,625	1,455	1,704	1,481	1,552		**		
Country Mutual IC	2,180	1,864	2,127	2,625	2,310	1,989	1,584	1,892	1,538	1,892	12	34,616	0.347	
Central Mutual IC	2,289	2,289	2,282	2,998	1,946	2,605	1,998	2,257	1,998	2,257	1	9,281	0.108	
Fireman's Fund IC	2,315	2,850	2,293	2,850	2,489	2,569	2,569	2,569	2,569	2,569	1	3,673	0.272	
Safe Auto IC	2,459	2,177	2,185	2,636	2,027	1,894	1,534	2,254	1,542	1,936	3	7,433	0.404	
Mercury Casualty Co	2,469	2,169	2,030	2,469	1,977	1,844	1,470	2,060	1,522	1,747	29	28,528	0.1017	
Milbank IC	2,496	2,018	2,804	2,882	2,245	1,921	1,706	1,921	1,697	1,921		**		
21st Century IC of the Southwest	2,808	2,570	2,378	2,630	2,361	2,317	1,807	2,317	2,000	1,908	22	38,293	0.575	
Integon Ind Corp	2,827	2,270	2,161	2,842	2,180	2,261	1,676	2,318	1,604	2,074	0	1,620	0.000	
Nevada General IC	2,923	2,377	2,473	2,689	2,329	2,107	2,257	2,209	1,891	1,927	0	312	0.000	
West American IC	2,940	2,635	2,713	3,185	2,078	2,646	1,907	1,740	2,224	1,823	0	2,086	0.000	
MGA IC	2,954	2,954	2,452	2,935	2,564	2,168	1,969	2,074	2,022	2,074	1	10,544	0.095	
Unigard IC	3,006	2,607	3,176	3,370	2,595	2,478	1,912	2,251	2,251	2,087	1	8,601	0.116	
Phoenix Ind IC	3,079	2,518	2,371	2,436	2,231	1,496	1,367	1,353	1,532	1,460	13	49,056	0.265	
Lincoln General IC	3,185	2,724	3,088	3,185	2,897	2,465	2,294	2,856	2,158	3,001	0	2,303	0.000	
SAFECO IC of America	3,216	2,496	2,644	3,184	2,489	2,320	1,965	2,487	1,793	2,014	18	54,838	0.328	
Occidental F&C Co of NC	3,235	2,772	2,787	2,542	2,473	1,981	2,002	2,129	1,783	1,819	0	1,129	0.000	
Universal Casualty Co	3,265	3,265	2,880	3,539	2,932	3,761	3,018	3,018	3,018	3,018	3	14,064	0.213	
Commerce West IC	3,272	3,112	2,898	3,272	2,645	2,528	1,940	3,043	2,062	2,489	0	1,815	0.000	
Anchor General IC	3,351	3,314	3,085	3,437	3,110	2,622	2,441	2,628	2,579	2,448	4	12,004	0.333	
Victoria Select IC	3,409	2,139	2,595	2,801	3,086	2,168	1,999	2,370	1,872	1,797	3	30,312	0.099	
Federal IC	3,480	4,156	3,248	4,156	3,284	3,922	3,308	3,428	3,428	3,576	0	1,168	0.000	
Dairyland IC	3,492	3,174	2,916	3,126	2,874	2,094	1,962	2,154	1,974	1,992	4	66,963	0.060	
Unitrin Direct P&C Co	3,497	2,918	2,976	3,514	2,710	2,464	2,018	2,879	2,035	2,537	4	13,555	0.295	
Safeway IC	3,510	2,917	2,855	3,144	2,712	2,537	2,302	2,823	2,823	2,847	17	70,197	0.242	
Financial Ind Co	3,619	3,466	3,256	3,619	3,358	2,942	2,603	3,593	2,404	2,682	10	10,532	0.949	
Arizona Automobile IC	3,830	4,115	3,737	4,115	3,093	3,098	2,979	2,507	2,507	2,989	1	12,098	0.083	
Esurance IC	3,839	3,250	3,270	3,853	3,019	2,777	2,302	3,247	2,318	2,876	5	9,702	0.515	
Affirmative IC	3,849	3,849	3,014	3,278	3,014	2,255	2,274	1,920	2,274	2,012		**		
Primero IC	3,856	3,622	3,088	3,340	3,088	3,088	2,710	3,088	2,710	2,710	0	228	0.000	
Amica Mutual IC	3,921	3,412	3,511	3,969	3,587	3,463	2,952	3,267	3,212	3,242	4	11,451	0.349	
QBE Ins Corp	3,965	3,965	3,552	3,965	2,606	3,202	2,885	3,005	3,005	3,005	0	12,568	0.000	
AAA Members IC	4,193	3,537	3,439	4,196	3,245	3,085	2,455	3,423	2,410	3,108	10	19,917	0.502	
Permanent General Assurance Corp	4,196	3,348	3,348	4,196	4,181	3,360	2,766	3,634	3,380	2,951	0	1,457	0.000	
Infinity Select IC	4,359	3,588	3,389	4,379	3,529	3,486	6,659	4,752	2,586	4,505	2	4,224	0.473	
Progressive Preferred IC	4,376	3,584	3,378	4,403	3,472	3,335	2,657	3,730	2,606	3,304	29	141,513	0.205	
Sagamore IC	4,419	4,444	4,189	4,655	3,777	3,834	3,224	3,814	3,224	3,386	0	52	0.000	
Houston General Ins Exchange	4,718	4,024	3,921	4,710	3,700	3,581	4,894	3,849	2,932	3,399	0	184	0	
American Bankers IC of FL	4,741	4,632	3,635	4,097	3,349	3,733	3,328	3,296	3,298	3,265	9	28,485	0.316	
Coast National IC	5,082	4,491	4,261	5,082	4,091	3,803	3,078	4,485	3,178	3,372	4	26,251	0.152	
Newport IC	5,232	4,182	4,061	4,323	4,597	3,685	2,954	3,463	3,463	3,259	0	2,100	0.000	
Sentinel IC, Ltd	5,512	4,545	5,000	5,873	4,017	4,280	3,276	4,315	4,315	4,370	2	27,184	0.074	
American Sterling IC	5,585	5,613	5,612	5,281	4,903	4,666	4,903	4,735	4,735	4,263		**		
Warner IC	5,797	4,882	4,788	5,779	4,653	4								

Hypothetical 4: Unmarried female, age 18, drives 15 miles each way to work. She drives a 2006 Ford F150 XLT, 4x2, two-door pickup, regular cab, 8 cylinders. She has a clean driving record for the last three years and no credit history.

Coverages & Limits: Combined single limit liability of \$300,000 or split limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

* This insurer does not provide coverage for this hypothetical. ** New insurer that had no exposures as of December 31, 2005.

	Premiums shown are six-month premiums as of July 1, 2006.										Complaint Ratio (CR)		
NAME OF INSURER	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio		
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364	C	E	CR
Horace Mann P&C IC	\$925	\$734	\$734	\$878	\$737	\$801	\$649	\$846	\$649	\$661	0	1,948	0.000
Allstate F&C IC	1,066	1,126	1,156	1,420	993	1,020	896	934	980	899	1	9,821	0.102
United Services Auto Assoc	1,167	1,130	1,059	1,110	967	990	841	918	757	849	12	112,165	0.107
Metropolitan Casualty IC	1,182	1,118	1,210	1,371	1,049	926	772	1,085	863	820	7	35,256	0.199
Encompass Ind Co	1,225	1,118	1,197	1,509	955	866	668	796	796	801	0	13,863	0.000
Great Northwest IC	1,383	1,273	1,335	1,383	1,323	1,217	952	1,217	952	1,217	0	468	0.000
SECURA Ins, A Mutual Co	1,474	1,226	1,665	1,728	1,436	1,222	1,065	1,222	1,084	1,222		**	
Government Employees IC	1,500	1,296	1,347	1,629	1,292	1,331	1,236	1,114	1,139	1,096	11	58,811	0.187
IC of the State of PA	1,661	1,519	1,695	1,779	1,622	1,455	1,207	1,402	1,316	1,382	10	20,989	0.476
Austin Mutual IC	1,812	1,486	1,870	1,723	1,723	1,486	1,235	1,622	1,622	1,622	2	6,058	0.330
State Farm Mutual Auto IC	1,819	1,619	1,745	1,819	1,702	1,581	1,267	1,581	1,267	1,581	68	661,823	0.103
IDS Property Casualty IC	1,945	1,768	1,870	1,945	1,834	1,637	1,312	1,637	1,312	1,312	0	2,075	0.000
Allied P&C IC	1,975	1,845	1,741	1,937	1,705	1,625	1,250	1,294	1,497	1,381	1	3,577	0.280
Electric IC	2,015	2,130	2,250	2,367	2,009	2,126	1,821	1,654	1,654	1,956	0	2,235	0.000
Fidelity National IC	2,115	1,919	2,030	2,115	1,960	1,762	1,450	1,762	1,450	1,762	0	3,598	0.000
American National P&C Co	2,197	1,957	2,436	2,197	1,951	1,584	1,569	1,627	1,569	1,511	5	17,622	0.284
American Family Mutual IC	2,242	1,810	2,508	2,576	2,049	1,805	1,577	1,805	1,581	1,805	66	317,066	0.208
Liberty Mutual Fire IC	2,332	2,136	2,344	2,890	2,366	2,146	1,619	2,119	1,619	2,029	18	64,767	0.278
CSE Safeguard IC	2,362	1,982	2,104	2,423	1,824	1,723	1,390	1,874	1,523	1,546	0	2,874	0.000
Acuity, A Mutual IC	2,367	2,138	2,291	2,473	2,181	1,941	1,807	1,758	1,773	1,718		**	
Amica Mutual IC	2,433	2,116	2,182	2,453	2,211	2,066	1,745	1,929	1,895	1,930	4	11,451	0.349
Country Mutual IC	2,440	2,110	2,388	2,942	2,589	2,207	1,752	2,110	1,701	2,110	12	34,616	0.347
Fireman's Fund IC	2,610	3,131	2,520	3,131	2,747	2,636	2,636	2,636	2,636	2,636	1	3,673	0.272
Travelers Home and Marine IC	2,655	2,252	2,497	2,812	2,162	2,197	1,733	2,048	1,794	1,889		**	
Milbank IC	2,767	2,262	3,112	3,179	2,496	2,124	1,919	2,124	1,885	2,124		**	
SAFECO IC of America	2,786	2,139	2,261	2,761	2,136	1,972	1,668	2,143	1,512	1,724	18	54,838	0.328
Central Mutual IC	2,798	2,798	2,782	3,574	2,350	2,972	2,292	2,579	2,292	2,579	1	9,281	0.108
Unigard IC	2,824	2,494	2,994	3,209	2,458	2,273	1,758	2,045	2,045	1,914	1	8,601	0.116
Mercury Casualty Co	3,028	2,669	2,493	3,028	2,429	2,194	1,758	2,460	1,841	2,138	29	28,528	1.017
21st Century IC of the Southwest	3,125	2,886	2,670	2,954	2,637	2,522	1,982	2,522	2,196	2,097	22	38,293	0.575
Integon Ind Corp	3,375	2,684	2,577	3,388	2,525	2,582	1,916	2,704	1,850	2,457	0	1,620	0.000
Unitrin Direct P&C Co	3,474	2,859	2,922	3,488	2,624	2,370	1,927	2,804	1,954	2,508	4	13,555	0.295
West American IC	3,477	3,155	3,141	3,766	2,399	3,001	2,149	2,006	2,517	2,133	0	2,086	0.000
Nevada General IC	3,703	3,019	3,169	3,385	2,971	2,641	2,851	2,743	2,305	2,365	0	312	0.000
Occidental F&C Co of NC	3,778	3,235	3,248	2,950	2,831	2,245	2,248	2,394	1,982	2,018	0	1,129	0.000
Esurance IC	3,811	3,173	3,207	3,823	2,912	2,657	2,181	3,148	2,210	2,823	5	9,702	0.515
Commerce West IC	3,983	3,831	3,579	3,983	3,221	2,958	2,310	3,591	2,463	2,978	0	1,815	0.000
Federal IC	4,054	4,888	3,838	4,888	3,856	4,442	3,730	3,848	3,848	4,042	0	1,168	0.000
Warner IC	4,088	3,427	3,371	4,077	3,263	3,093	2,385	3,754	2,427	3,073	1	726	1.377
Financial Ind Co	4,197	4,058	3,768	4,197	3,913	3,285	2,996	4,064	2,730	3,107	10	10,532	0.949
Victoria Select IC	4,205	2,653	3,191	3,424	3,724	2,540	2,354	2,697	2,231	2,103	3	30,312	0.099
AAA Members IC	4,428	3,661	3,581	4,431	3,306	3,139	2,469	3,524	2,442	3,246	10	19,917	0.502
Infinity Select IC	4,737	3,884	3,685	4,757	3,790	3,727	7,192	5,023	2,769	4,768	2	4,224	0.473
Permanent General Assurance Corp	5,026	3,945	3,945	5,026	4,718	3,848	3,120	4,220	3,755	3,376	0	1,457	0.000
Progressive Preferred IC	5,404	4,366	4,160	5,431	4,135	3,960	3,122	4,468	3,083	4,028	29	141,513	0.205
Sentinel IC, Ltd	5,480	4,563	4,952	5,914	4,060	4,190	3,229	4,161	4,161	4,228	2	27,184	0.074
Houston General Ins Exchange	5,673	4,755	4,650	5,665	4,331	4,176	5,849	4,532	3,383	3,991	0	184	0.000
Newport IC	5,909	4,743	4,645	4,895	5,227	4,148	3,290	3,898	3,898	3,623	0	2,100	0.000
Sagamore IC	5,937	5,824	5,556	6,164	4,934	4,842	4,232	4,822	4,232	4,394	0	52	0.000
Coast National IC	6,047	5,434	5,079	6,047	4,843	4,339	3,562	5,182	3,695	3,907	4	26,251	0.152
Affirmative IC	*	*	*	*	*	*	*	*	*	*		**	
American Bankers IC of FL	*	*	*	*	*	*	*	*	*	*	9	28,485	0.316
American Commerce IC	*	*	*	*	*	*	*	*	*	*	10	15,980	0.626
American Sterling IC	*	*	*	*	*	*	*	*	*	*		**	
Anchor General IC	*	*	*	*	*	*	*	*	*	*	4	12,004	0.333
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	1	12,098	0.083
Auto-Owners IC	*	*	*	*	*	*	*	*	*	*	2	121	16.529
Dairyland IC	*	*	*	*	*	*	*	*	*	*	4	66,963	0.060
Equity IC	*	*	*	*	*	*	*	*	*	*		**	
Farm Bureau Mutual IC	*	*	*	*	*	*	*	*	*	*	1	9,020	0.111
Farmers IC of AZ	*	*	*	*	*	*	*	*	*	*	72	504,136	0.143
Lincoln General IC	*	*	*	*	*	*	*	*	*	*	0	2,303	0.000
Merastar IC	*	*	*	*	*	*	*	*	*	*	2	1,095	1.826
MGA IC	*	*	*	*	*	*	*	*	*	*	1	10,544	0.095
Phoenix Ind IC	*	*	*	*	*	*	*	*	*	*	13	49,056	0.265
Primero IC	*	*	*	*	*	*	*	*	*	*	0	228	0.000
OBE Ins Corp	*	*	*	*	*	*	*	*	*	*	0	12,568	0.000
Safe Auto IC	*	*	*	*	*	*	*	*	*	*	3	7,433	0.404
Safeway IC	*	*	*	*	*	*	*	*	*	*	17	70,197	0.242
Sentry Ins A Mutual Co	*	*	*	*	*	*	*	*	*	*	2	2,880	0.694
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	2,740	0.000
Universal Casualty Co	*	*	*	*	*	*	*	*	*	*	3	14,064	0.213

Hypothetical 5: Married couple; age 42; each drives 15 miles each way to work, has a clean driving record for the last three years and a median (average) credit score; wife drives a 2006 Ford Taurus SEL, four-door sedan, automatic; husband drives a 2004 Ford Explorer, 4X4, four-door, Sport Trac.

Coverages & Limits: Combined single limit liability of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

** New insurer that had no exposures as of December 31, 2005.

NAME OF INSURER	Premiums shown are six-month premiums as of July 1, 2006.										Complaint Ratio (CR)			
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio	C	E	CR
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364				
Encompass Ind Co	\$662	\$608	\$648	\$818	\$521	\$466	\$382	\$451	\$451	\$454	0	13,863	0.000	
IC of the State of PA	713	651	734	768	684	636	526	612	570	585	10	20,989	0.476	
Allied P&C IC	755	704	686	745	667	650	527	551	605	585	1	3,577	0.280	
Equity IC	793	625	669	693	563	493	441	517	517	409		**		
Government Employees IC	823	719	734	906	683	752	667	674	675	652	11	58,811	0.187	
Great Northwest IC	830	742	800	830	784	749	578	749	578	749	0	468	0.000	
Acuity, A Mutual IC	834	757	796	880	757	709	644	638	640	611		**		
Electric IC	849	903	937	993	847	908	783	701	701	828	0	2,235	0.000	
Warner IC	873	718	714	868	695	674	516	830	525	641	1	726	1.377	
Central Mutual IC	931	931	921	1,209	790	1,045	805	907	805	907	1	9,281	0.108	
SECURA Ins, A Mutual Co	979	803	1,095	1,152	950	828	704	828	727	828		**		
Allstate F&C IC	989	1,032	1,069	1,301	908	952	839	883	914	847	1	9,821	0.102	
United Services Auto Assoc	1,011	971	916	951	840	847	737	792	671	744	12	112,165	0.107	
Amica Mutual IC	1,029	902	920	1,042	936	894	764	845	832	841	4	11,451	0.349	
Travelers Home and Marine IC	1,059	892	996	1,113	870	811	727	856	741	769		**		
IDS Property Casualty IC	1,062	933	1,017	1,062	990	934	735	934	735	735	0	2,075	0.000	
Liberty Mutual Fire IC	1,089	988	1,098	1,333	1,110	999	777	991	777	957	18	64,767	0.278	
21st Century IC of the Southwest	1,094	1,037	973	1,064	943	906	741	906	806	797	22	38,293	0.575	
Austin Mutual IC	1,116	913	1,154	1,063	1,063	913	757	1,006	1,006	1,006	2	6,058	0.330	
CSE Safeguard IC	1,144	948	1,007	1,167	864	831	681	928	743	745	0	2,874	0.000	
State Farm Mutual Auto IC	1,157	1,021	1,108	1,157	1,075	1,006	805	1,006	805	1,006	68	661,823	0.103	
Horace Mann P&C IC	1,171	900	900	1,108	912	1,073	871	1,139	867	893	0	1,948	0.000	
Houston General Ins Exchange	1,171	984	969	1,167	921	918	1,214	1,004	767	872	0	184	0.000	
Unitrin Direct P&C Co	1,179	984	1,009	1,194	919	854	707	1,023	723	838	4	13,555	0.295	
Unigard IC	1,204	1,060	1,283	1,377	1,053	997	768	906	842	1	8,601	0.116		
Fidelity National IC	1,209	1,079	1,159	1,209	1,130	1,037	846	1,037	846	1,037	0	3,598	0.000	
Sentinel IC, Ltd	1,211	998	1,089	1,283	905	954	752	984	984	992	2	27,184	0.074	
American Family Mutual IC	1,212	968	1,346	1,401	1,099	970	834	970	846	970	66	317,066	0.208	
Safe Auto IC	1,225	1,085	1,111	1,358	1,018	959	771	1,183	790	935	3	7,433	0.404	
American National P&C Co	1,259	1,100	1,421	1,259	1,140	974	920	961	920	908	5	17,622	0.284	
Country Mutual IC	1,260	1,084	1,230	1,508	1,326	1,145	904	1,091	878	1,091	12	34,616	0.347	
Milbank IC	1,261	1,013	1,403	1,442	1,125	961	851	961	852	961		**		
Esurance IC	1,270	1,062	1,084	1,282	991	921	767	1,109	783	924	5	9,702	0.515	
Union IC of Providence	1,303	1,455	1,142	1,272	1,201	1,161	961	1,037	1,037	1,037	0	2,740	0.000	
Metropolitan Casualty IC	1,320	1,257	1,415	1,586	1,185	1,095	932	1,281	1,041	994	7	35,256	0.199	
Integon Ind Corp	1,349	1,027	999	1,372	1,016	1,139	794	1,189	780	968	0	1,620	0.000	
Merastar IC	1,404	1,049	1,116	1,205	1,102	943	842	968	842	968	2	1,095	1.826	
SAFECO IC of America	1,405	1,052	1,112	1,362	1,030	1,027	828	1,108	778	851	18	54,838	0.328	
AAA Members IC	1,426	1,183	1,158	1,429	1,092	1,060	836	1,208	825	1,050	10	19,917	0.502	
Progressive Preferred IC	1,591	1,237	1,194	1,617	1,225	1,219	947	1,426	943	1,168	29	141,513	0.205	
American Commerce IC	1,644	1,638	1,444	1,644	1,315	1,416	1,202	1,348	1,181	1,466	10	15,980	0.626	
West American IC	1,754	1,561	1,622	1,899	1,242	1,597	1,142	1,046	1,346	1,091	0	2,086	0.000	
Commerce West IC	1,759	1,661	1,562	1,759	1,407	1,366	1,036	1,630	1,100	1,302	0	1,815	0.000	
Mercury Casualty Co	1,774	1,532	1,450	1,774	1,415	1,312	1,043	1,482	1,094	1,207	29	28,528	1.017	
Auto-Owners IC	1,815	1,499	1,590	1,844	1,451	1,527	1,147	1,589	1,129	1,223	2	121	16.529	
Farm Bureau Mutual IC	1,850	1,464	1,106	1,850	1,067	1,100	950	1,174	941	1,055	1	9,020	0.111	
Lincoln General IC	1,909	1,640	1,838	1,909	1,715	1,462	1,335	1,676	1,285	1,771	0	2,303	0.000	
Permanent General Assurance Corp	1,938	1,603	1,603	1,938	2,034	1,610	1,367	1,684	1,651	1,459	0	1,457	0.000	
Nevada General IC	2,011	1,651	1,711	1,867	1,615	1,489	1,579	1,561	1,369	1,399	0	312	0.000	
Infinity Select IC	2,017	1,588	1,537	2,044	1,569	1,588	3,003	2,171	3,003	1,949	2	4,224	0.473	
MGA IC	2,024	2,024	1,715	2,009	1,913	1,553	1,526	1,642	1,544	1,642	1	10,544	0.095	
Safeway IC	2,150	1,776	1,739	1,899	1,669	1,576	1,455	1,728	1,728	1,740	17	70,197	0.242	
Financial Ind Co	2,170	2,061	1,953	2,170	1,980	1,713	1,515	2,091	1,423	1,578	10	10,532	0.949	
Farmers IC of AZ	2,212	1,844	2,113	2,892	1,887	1,034	1,490	1,818	1,397	1,496	72	504,136	0.143	
Anchor General IC	2,253	2,129	2,035	2,214	2,000	1,730	1,617	1,720	1,696	1,605	4	12,004	0.333	
Sentry Ins A Mutual Co	2,273	1,986	2,066	2,758	2,139	1,839	1,639	1,839	1,638	1,839	2	2,880	0.694	
Coast National IC	2,304	2,043	1,944	2,304	1,861	1,731	1,413	2,042	1,443	1,555	4	26,251	0.152	
Fireman's Fund IC	2,326	2,814	2,268	2,814	2,446	2,407	2,407	2,407	2,407	2,407	1	3,673	0.272	
Universal Casualty Co	2,341	2,341	2,071	2,536	2,135	2,668	2,159	2,159	2,159	2,159	3	14,064	0	
Victoria Select IC	2,390	1,565	1,889	2,017	2,197	1,563	1,455	1,693	1,374	1,328	3	30,312	0.099	
Newport IC	2,464	2,022	1,977	2,080	2,183	1,834	1,553	1,763	1,763	1,676	0	2,100	0.000	
Occidental F&C Co of NC	2,558	1,954	1,978	1,813	1,794	1,442	1,459	1,547	1,320	1,339	0	1,129	0.000	
Dairyland IC	2,597	2,368	2,220	2,342	2,184	1,705	1,536	1,740	1,592	1,613	4	66,963	0.060	
Primero IC	2,698	2,524	2,230	2,392	2,230	2,230	1,990	2,230	1,990	1,990	0	228	0.000	
Phoenix Ind IC	2,862	2,238	2,149	2,203	2,023	1,346	1,198	1,554	1,347	1,550	13	49,056	0.265	
OBE Ins Corp	2,971	2,971	2,543	2,971	2,036	2,446	2,226	2,286	2,286	2,286	0	12,568	0.000	
Federal IC	3,000	3,546	2,840	3,546	2,858	3,290	2,806	2,900	2,900	3,014	0	1,168	0.000	
Affirmative IC	3,161	3,161												

Hypothetical 6: Married couple; age 42; each drives 15 miles each way to work, has a clean driving record for the last three years and a median (average) credit score; wife drives a 2006 Ford Taurus SEL, four-door sedan, automatic; husband drives a 2004 Ford Explorer, 4X4, four-door, Sport Trac.

Coverages & Limits: Combined single limit liability of \$300,000 or split limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

* This insurer does not provide coverage for this hypothetical. ** New insurer that had no exposures as of December 31, 2005.

	Premiums shown are six-month premiums as of July 1, 2006.										Complaint Ratio (CR)			
NAME OF INSURER	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio			
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364	C	E	CR	
United Services Auto Assoc	\$465	\$444	\$419	\$437	\$386	\$392	\$339	\$366	\$309	\$342	12	112,165	0.107	
IC of the State of PA	655	604	673	705	622	578	479	554	523	538	10	20,989	0.476	
Encompass Ind Co	672	622	660	854	539	479	386	448	448	452	0	13,863	0.000	
Warner IC	835	685	682	833	659	636	484	783	494	609	1	726	1.377	
Government Employees IC	908	784	808	994	771	816	733	721	722	686	11	58,811	0.187	
Allied P&C IC	924	865	835	903	806	785	625	655	716	683	1	3,577	0.280	
Amica Mutual IC	945	832	844	952	855	784	667	734	723	736	4	11,451	0.349	
Great Northwest IC	958	876	928	958	952	886	662	886	662	886	0	468	0.000	
Acuity, A Mutual IC	978	880	940	1,034	882	819	746	734	737	708		**		
SECURA Ins, A Mutual Co	1,025	845	1,149	1,207	994	858	735	858	756	858		**		
Electric IC	1,032	1,087	1,129	1,197	1,016	908	900	820	820	963	0	2,235	0.000	
Unitrin Direct P&C Co	1,054	864	889	1,065	801	739	610	895	627	739	4	13,555	0.295	
IDS Property Casualty IC	1,089	973	1,049	1,089	1,076	1,021	752	1,021	752	752	0	2,075	0.000	
Allstate F&C IC	1,124	1,170	1,214	1,504	1,033	1,061	935	975	1,021	947	1	9,821	0.102	
Esurance IC	1,143	943	963	1,153	873	801	666	972	685	819	5	9,702	0.515	
Horace Mann P&C IC	1,180	941	941	1,128	946	1,059	856	1,108	866	884	0	1,948	0.000	
Central Mutual IC	1,183	1,183	1,157	1,488	989	1,220	950	1,065	950	1,065	1	9,281	0.108	
Unigard IC	1,196	1,080	1,277	1,387	1,059	963	751	878	878	817	1	8,601	0.116	
Metropolitan Casualty IC	1,224	1,155	1,267	1,430	1,087	970	822	1,144	917	871	7	35,256	0.199	
21st Century IC of the Southwest	1,235	1,176	1,102	1,206	1,064	996	819	996	892	879	22	38,293	0.575	
American Commerce IC	1,278	1,289	1,130	1,278	1,016	1,064	898	1,014	887	1,147	10	15,980	0.626	
CSE Safeguard IC	1,296	1,098	1,164	1,407	988	938	766	1,049	838	839	0	2,874	0.000	
Travelers Home and Marine IC	1,297	1,092	1,209	1,373	1,055	970	853	1,014	889	926		**		
AAA Members IC	1,305	1,065	1,048	1,307	972	940	738	1,082	730	951	10	19,917	0.502	
Liberty Mutual Fire IC	1,311	1,154	1,312	1,571	1,314	1,145	907	1,127	907	1,098	18	64,767	0.278	
Houston General Ins Exchange	1,358	1,126	1,111	1,353	1,043	1,034	1,400	1,138	855	988	0	184	0.000	
Austin Mutual IC	1,374	1,139	1,388	1,287	1,287	1,139	929	1,188	1,188	1,188	2	6,058	0.330	
State Farm Mutual Auto IC	1,375	1,232	1,321	1,375	1,321	1,227	948	1,227	948	1,227	68	661,823	0.103	
American Family Mutual IC	1,392	1,134	1,544	1,592	1,267	1,112	984	1,112	983	1,112	66	317,066	0.208	
Country Mutual IC	1,395	1,223	1,368	1,658	1,479	1,277	987	1,226	960	1,226	12	34,616	0.347	
Sentinel IC, Ltd	1,397	1,172	1,253	1,493	1,070	1,091	872	1,108	1,108	1,119	2	27,184	0.074	
Integon Ind Corp	1,438	1,094	1,071	1,458	1,053	1,150	810	1,224	801	1,029	0	1,620	0.000	
Fidelity National IC	1,448	1,313	1,394	1,448	1,394	1,277	1,005	1,277	1,005	1,277	0	3,598	0.000	
American National P&C Co	1,459	1,258	1,611	1,459	1,316	1,076	1,040	1,037	1,040	986	5	17,622	0.284	
Milbank IC	1,473	1,213	1,631	1,666	1,327	1,141	1,037	1,141	1,028	1,141		**		
Merastar IC	1,483	1,157	1,208	1,292	1,168	1,010	884	1,032	884	1,032	2	1,095	1.826	
SAFECO IC of America	1,532	1,132	1,188	1,494	1,115	1,089	884	1,200	821	921	18	54,838	0.328	
Union IC of Providence	1,599	1,791	1,385	1,537	1,457	1,380	1,117	1,208	1,208	1,208	0	2,740	0.000	
Progressive Preferred IC	1,912	1,478	1,435	1,938	1,709	1,430	1,090	1,656	1,089	1,393	29	141,513	0.205	
Fireman's Fund IC	2,001	2,365	1,929	2,365	2,080	1,967	1,967	1,967	1,967	1,967	1	3,673	0.272	
Sentry Ins A Mutual Co	2,047	1,789	1,865	2,494	1,945	1,678	1,484	1,678	1,503	1,678	2	2,880	0.694	
West American IC	2,062	1,858	1,868	2,232	1,425	1,800	1,279	1,198	1,514	1,268	0	2,086	0.000	
Commerce West IC	2,127	2,032	1,914	2,127	1,706	1,584	1,229	1,906	1,304	1,541	0	1,815	0.000	
Farm Bureau Mutual IC	2,132	1,705	1,247	2,132	1,220	1,255	1,082	1,319	1,058	1,204	1	9,020	0.111	
Auto-Owners IC	2,183	1,809	1,898	2,220	1,751	1,833	1,377	1,905	1,357	1,467	2	121	16.529	
Mercury Casualty Co	2,184	1,904	1,793	2,184	1,752	1,555	1,252	1,770	1,325	1,465	29	28,528	1.017	
Infinity Select IC	2,213	1,739	1,688	2,240	1,700	1,711	3,275	2,311	1,278	2,086	2	4,224	0.473	
Permanent General Assurance Corp	2,321	1,868	1,868	2,321	2,307	1,832	1,527	1,957	1,822	1,653	0	1,457	0.000	
Financial Ind Co	2,469	2,394	2,215	2,469	2,264	1,882	1,712	2,334	1,584	1,793	10	10,532	0.949	
Farmers IC of AZ	2,524	2,112	2,491	3,248	2,152	2,153	1,652	1,961	1,532	1,670	72	504,136	0.143	
Occidental F&C Co of NC	2,551	2,206	2,226	2,032	1,988	1,586	1,591	1,689	1,428	1,445	0	1,129	0.000	
Nevada General IC	2,593	2,143	2,251	2,407	2,107	1,903	2,035	1,975	1,723	1,759	0	312	0.000	
Coast National IC	2,749	2,476	2,320	2,749	2,208	1,976	1,637	2,364	1,683	1,801	4	26,251	0.152	
Newport IC	2,778	2,288	2,257	2,349	2,472	2,069	1,746	1,997	1,997	1,879	0	2,100	0.000	
Dairyland IC	2,813	2,547	2,354	2,507	2,322	1,800	1,652	1,805	1,683	1,701	4	66,963	0.060	
Victoria Select IC	3,019	1,983	2,396	2,541	2,730	1,864	1,745	1,967	1,670	1,588	3	30,312	0.099	
Federal IC	3,528	4,224	3,396	4,224	3,384	3,772	3,206	3,296	3,296	3,450	0	1,168	0.000	
Sagamore IC	5,034	4,994	4,750	5,249	4,263	4,239	3,674	4,220	3,674	3,825	0	52	0.000	
Affirmative IC	*	*	*	*	*	*	*	*	*	*		**		
American Bankers IC of FL	*	*	*	*	*	*	*	*	*	*	*	9	28,485	0.316
American Sterling IC	*	*	*	*	*	*	*	*	*	*		**		
Anchor General IC	*	*	*	*	*	*	*	*	*	*	4	12,004	0.333	
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	1	12,098	0.083	
Equity IC	*	*	*	*	*	*	*	*	*	*		**		
Lincoln General IC	*	*	*	*	*	*	*	*	*	*	0	2,303	0.000	
MGA IC	*	*	*	*	*	*	*	*	*	*	1	10,544	0.095	
Phoenix Ind IC	*	*	*	*	*	*	*	*	*	*	13	49,056	0.265	
Primero IC	*	*	*	*	*	*	*	*	*	*	0	228	0.000	
QBE Ins Corp	*	*	*	*	*	*	*	*	*	*	0	12,568	0.000	
Safe Auto IC	*	*	*	*	*	*	*	*	*	*	3	7,433	0.404	
Safeway IC	*	*	*	*	*	*	*	*	*	*	17	70,197	0.242	
Universal Casualty Co	*	*	*	*	*	*	*	*	*	*	3	14,064	0.213	

Hypothetical 7: Married couple; age 42; each drives 15 miles each way to work and has a median (average) credit score; wife has a clean driving record for the last three years and drives a 2006 Ford Taurus SEL, four-door sedan, automatic; husband had one at-fault accident in 2005 and drives a 2004 Ford Explorer, 4X4, four-door, Sport Trac.													
Cov coverages & limits: Combined single limit liability of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.													
* This insurer does not provide coverage for this hypothetical. ** New insurer that had no exposures as of December 31, 2005.													

NAME OF INSURER	Premiums shown are six-month premiums as of July 1, 2006.										Complaint Ratio (CR)			
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio	C	E	CR
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364				
Encompass Ind Co	\$762	\$695	\$743	\$938	\$599	\$536	\$436	\$516	\$516	\$519	0	13,863	0.000	
Government Employees IC	857	753	773	951	720	793	707	714	712	691	11	58,811	0.187	
Equity IC	865	677	728	754	609	531	472	557	557	438		**		
Electric IC	884	941	977	1,035	883	908	816	731	731	863	0	2,235	0.000	
Central Mutual IC	931	931	921	1,209	790	1,045	805	907	805	907	1	9,281	0.108	
Great Northwest IC	943	846	906	943	889	845	659	845	659	845	0	468	0.000	
Acuity, A Mutual IC	1,014	919	969	1,070	921	863	785	775	776	742		**		
Allied P&C IC	1,040	965	939	1,027	913	888	707	741	824	793	1	3,577	0.280	
Travelers Home and Marine IC	1,053	890	992	1,110	867	809	725	852	740	766		**		
IC of the State of PA	1,067	971	1,099	1,154	1,030	954	790	920	859	880	10	20,989	0.476	
SECURA Ins, A Mutual Co	1,108	920	1,247	1,302	1,074	919	796	919	813	919		**		
Allstate F&C IC	1,111	1,163	1,202	1,459	1,023	1,070	942	990	1,024	948	1	9,821	0.102	
United Services Auto Assoc	1,171	1,113	1,055	1,092	970	998	872	944	788	871	12	112,165	0.107	
Austin Mutual IC	1,190	977	1,232	1,132	1,132	977	810	1,068	1,068	1,068	2	6,058	0.330	
Houston General Ins Exchange	1,201	1,007	992	1,194	943	940	1,245	1,028	785	892	0	184	0.000	
Horace Mann P&C IC	1,249	959	959	1,181	974	1,139	940	1,230	936	962	0	1,948	0.000	
IDS Property Casualty IC	1,254	1,112	1,202	1,254	1,171	1,091	867	1,091	867	867	0	2,075	0.000	
Fidelity National IC	1,255	1,121	1,203	1,255	1,174	1,074	877	1,074	877	1,074	0	3,598	0.000	
Warner IC	1,302	1,072	1,062	1,295	1,034	1,003	768	1,233	781	956	1	726	1.377	
State Farm Mutual Auto IC	1,308	1,159	1,252	1,308	1,216	1,129	908	1,129	908	1,129	68	661,823	0.103	
Esurance IC	1,327	1,108	1,128	1,340	1,036	965	800	1,160	815	964	5	9,702	0.515	
Unilin Direct P&C Co	1,341	1,117	1,146	1,357	1,045	971	801	1,164	816	962	4	13,555	0.295	
Integon Ind Corp	1,349	1,027	999	1,372	1,016	1,139	794	1,189	780	968	0	1,620	0.000	
American National P&C Co	1,383	1,213	1,554	1,383	1,245	1,036	1,004	1,072	1,004	1,024	5	17,622	0.284	
American Family Mutual IC	1,390	1,146	1,524	1,579	1,277	1,148	1,012	1,148	1,024	1,148	66	317,066	0.208	
CSE Safeguard IC	1,402	1,157	1,231	1,415	1,059	1,019	833	1,135	909	913	0	2,874	0.000	
21st Century IC of the Southwest	1,430	1,362	1,275	1,405	1,231	1,169	953	1,169	1,036	1,027	22	38,293	0.575	
Unigard IC	1,471	1,292	1,566	1,680	1,284	1,215	937	1,105	1,105	1,023	1	8,601	0.116	
Safe Auto IC	1,515	1,347	1,366	1,673	1,261	1,190	954	1,455	973	1,161	3	7,433	0.404	
Country Mutual IC	1,552	1,334	1,515	1,860	1,635	1,410	1,115	1,342	1,083	1,342	12	34,616	0.347	
Liberty Mutual Fire IC	1,600	1,463	1,611	1,965	1,620	1,464	1,126	1,448	1,126	1,398	18	64,767	0.278	
Sentinel IC, Ltd	1,617	1,332	1,456	1,722	1,200	1,262	989	1,294	1,294	1,305	2	27,184	0.074	
Milbank IC	1,623	1,303	1,808	1,860	1,453	1,245	1,101	1,245	1,103	1,245		**		
Progressive Preferred IC	1,641	1,275	1,232	1,669	1,262	1,255	977	1,471	970	1,204	29	141,513	0.205	
Amica Mutual IC	1,669	1,457	1,491	1,689	1,523	1,456	1,244	1,375	1,353	1,367	4	11,451	0.349	
Merastar IC	1,822	1,357	1,442	1,558	1,428	1,221	1,093	1,251	1,093	1,251	2	1,095	1.826	
Metropolitan Casualty IC	1,832	1,761	1,965	2,203	1,652	1,517	1,288	1,774	1,433	1,374	7	35,256	0.199	
American Commerce IC	1,853	1,842	1,628	1,853	1,482	1,594	1,350	1,518	1,330	1,653	10	15,980	0.626	
AAA Members IC	1,865	1,553	1,516	1,868	1,430	1,388	1,100	1,576	1,082	1,377	10	19,917	0.502	
Mercury Casualty Co	1,888	1,631	1,541	1,888	1,506	1,401	1,111	1,579	1,166	1,287	29	28,528	1.017	
Commerce West IC	2,073	1,956	1,837	2,073	1,664	1,617	1,229	1,925	1,296	1,549	0	1,815	0.000	
Permanent General Assurance Corp	2,103	1,740	1,740	2,103	2,221	1,744	1,477	1,819	1,798	1,579	0	1,457	0.000	
SAFECO IC of America	2,128	1,590	1,673	2,071	1,562	1,544	1,254	1,677	1,172	1,294	18	54,838	0.328	
Lincoln General IC	2,157	1,852	2,080	2,157	1,941	1,663	1,513	1,908	1,459	2,010	0	2,303	0.000	
West American IC	2,199	1,957	2,034	2,381	1,557	2,002	1,432	1,312	1,688	1,368	0	2,086	0.000	
Nevada General IC	2,221	1,813	1,879	2,053	1,771	1,621	1,729	1,699	1,489	1,519	0	312	0.000	
MGA IC	2,226	2,226	1,886	2,200	2,106	1,706	1,674	1,804	1,694	1,804	1	10,544	0.095	
Financial Ind Co	2,327	2,212	2,096	2,327	2,119	1,826	1,619	2,238	1,520	1,687	10	10,532	0.949	
Sentry Ins A Mutual Co	2,356	2,059	2,142	2,860	2,218	1,907	1,699	1,907	1,699	1,907	2	2,880	0.694	
Occidental F&C Co of NC	2,357	2,039	2,062	1,889	1,865	1,499	1,515	1,607	1,370	1,390	0	1,129	0.000	
Farm Bureau Mutual IC	2,430	1,921	1,451	2,430	1,401	1,442	1,244	1,540	1,234	1,383	1	9,020	0.111	
Safeway IC	2,452	2,030	1,988	2,172	1,899	1,788	1,642	1,976	1,976	1,991	17	70,197	0.242	
Anchor General IC	2,458	2,330	2,226	2,422	2,188	1,889	1,763	1,876	1,850	1,749	4	12,004	0.333	
Infinity Select IC	2,482	1,959	1,893	2,513	1,938	1,961	3,710	2,681	1,460	2,420	2	4,224	0.473	
Universal Casualty Co	2,603	2,603	2,301	2,821	2,368	2,970	2,401	2,401	2,401	2,401	3	14,064	0.213	
Coast National IC	2,639	2,338	2,224	2,639	2,128	1,980	1,614	2,336	1,651	1,774	4	26,251	0.152	
Fireman's Fund IC	2,711	3,283	2,641	3,283	2,857	2,814	2,814	2,814	2,814	2,814	1	3,673	0.272	
Dairyland IC	2,801	2,572	2,398	2,526	2,357	1,832	1,659	1,873	1,725	1,735	4	66,963	0.060	
Newport IC	2,965	2,418	2,348	2,491	2,622	2,180	1,825	2,109	2,109	1,979	0	2,100	0	
Federal IC	3,000	3,546	2,840	3,546	3,858	3,290	2,806	2,900	2,900	3,014	0	1,168	0.000	
Phoenix Ind IC	3,116	2,451	2,350	2,408	2,212	1,472	1,315	1,647	1,478	1,659	13	49,056	0.265	
Primero IC	3,232	3,016	2,634	2,830	2,634	2,634	2,334	2						

Hypothetical 8: Married couple; age 42; each drives 15 miles each way to work and has a median (average) credit score; wife has a clean driving record for the last three years and drives a 2006 Ford Taurus SEL, four-door sedan, automatic; husband had one at-fault accident in 2005 and drives a 2004 Ford Explorer, 4X4, four-door, Sport Trac.													
Coverages & Limits: Combined single limit liability of \$300,000 or split limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.													
* This insurer does not provide coverage for this hypothetical. ** New insurer that had no exposures as of December 31, 2005.													
NAME OF INSURER	Premiums shown are six-month premiums as of July 1, 2006.									Complaint Ratio (CR)			
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364	C	E	CR
United Services Auto Assoc	\$666	\$634	\$597	\$620	\$547	\$554	\$477	\$518	\$432	\$482	12	112,165	0.107
Encompass Ind Co	771	710	756	974	617	550	438	512	512	515	0	13,863	0.000
IC of the State of PA	970	891	997	1,045	931	860	713	826	777	802	10	20,989	0.476
Government Employees IC	973	839	870	1,065	830	878	793	778	776	743	11	58,811	0.187
Great Northwest IC	1,070	973	1,035	1,070	1,054	985	738	985	738	985	0	468	0.000
Electric IC	1,075	1,132	1,176	1,247	1,058	908	938	855	855	1,004	0	2,235	0.000
Warner IC	1,140	937	933	1,137	904	866	658	1,069	676	836	1	726	1.377
SECURA Ins, A Mutual Co	1,163	970	1,311	1,368	1,126	955	834	955	846	955		**	
Central Mutual IC	1,183	1,183	1,157	1,488	989	1,220	950	1,065	950	1,065	1	9,281	0.108
Acuity, A Mutual IC	1,188	1,070	1,143	1,256	1,073	997	908	892	895	861		**	
Allstate F&C IC	1,262	1,320	1,365	1,687	1,163	1,194	1,050	1,094	1,145	1,061	1	9,821	0.102
IDS Property Casualty IC	1,269	1,140	1,222	1,269	1,244	1,166	874	1,166	874	874	0	2,075	0.000
Horace Mann P&C IC	1,274	1,014	1,014	1,218	1,020	1,140	918	1,192	930	948	0	1,948	0.000
Unitrin Direct P&C Co	1,292	1,061	1,092	1,307	982	903	742	1,095	762	914	4	13,555	0.295
Esurance IC	1,298	1,070	1,096	1,309	990	913	755	1,108	775	931	5	9,702	0.515
Travelers Home and Marine IC	1,329	1,120	1,238	1,407	1,083	994	874	1,040	909	952		**	
Allied P&C IC	1,335	1,243	1,195	1,306	1,156	1,124	879	922	1,025	969	1	3,577	0.280
Unigard IC	1,373	1,240	1,468	1,591	1,215	1,109	863	1,009	1,009	939	1	8,601	0.116
Houston General Ins Exchange	1,392	1,153	1,138	1,386	1,068	1,059	1,436	1,165	874	1,011	0	184	0.000
Integon Ind Corp	1,438	1,094	1,071	1,458	1,053	1,150	810	1,224	801	1,029	0	1,620	0.000
Austin Mutual IC	1,463	1,217	1,479	1,369	1,369	1,217	992	1,261	1,261	1,261	2	6,058	0.330
Fidelity National IC	1,502	1,363	1,446	1,502	1,446	1,321	1,041	1,321	1,041	1,321	0	3,598	0.000
State Farm Mutual Auto IC	1,549	1,394	1,490	1,549	1,485	1,369	1,067	1,369	1,067	1,369	68	661,823	0.103
Amica Mutual IC	1,554	1,362	1,391	1,566	1,405	1,297	1,102	1,212	1,193	1,214	4	11,451	0.349
American Family Mutual IC	1,570	1,312	1,722	1,769	1,445	1,290	1,162	1,290	1,161	1,290	66	317,066	0.208
American Commerce IC	1,573	1,595	1,395	1,573	1,254	1,308	1,108	1,245	1,083	1,420	10	15,980	0.626
CSE Safeguard IC	1,574	1,327	1,408	1,683	1,201	1,141	928	1,270	1,016	1,020	0	2,874	0.000
American National P&C Co	1,610	1,381	1,756	1,610	1,431	1,167	1,130	1,215	1,130	1,169	5	17,622	0.284
21st Century IC of the Southwest	1,634	1,563	1,461	1,609	1,406	1,297	1,064	1,297	1,160	1,148	22	38,293	0.575
Metropolitan Casualty IC	1,716	1,624	1,784	2,013	1,533	1,365	1,145	1,600	1,278	1,224	7	35,256	0.199
AAA Members IC	1,726	1,416	1,388	1,729	1,287	1,245	974	1,422	967	1,265	10	19,917	0.502
Sentinel IC, Ltd	1,778	1,490	1,593	1,912	1,350	1,370	1,090	1,382	1,382	1,399	2	27,184	0.074
Country Mutual IC	1,800	1,571	1,764	2,149	1,907	1,638	1,277	1,571	1,241	1,571	12	34,616	0.347
Milbank IC	1,864	1,528	2,070	2,117	1,681	1,445	1,307	1,445	1,294	1,445		**	
Merastar IC	1,882	1,456	1,520	1,634	1,480	1,272	1,121	1,301	1,121	1,301	2	1,095	1.826
Liberty Mutual Fire IC	1,905	1,702	1,903	2,295	1,896	1,670	1,305	1,639	1,305	1,595	18	64,767	0.278
Progressive Preferred IC	1,976	1,530	1,487	2,004	1,473	1,456	1,125	1,711	1,123	1,437	29	141,513	0.205
SAFECO IC of America	2,017	1,491	1,563	1,969	1,470	1,431	1,164	1,579	1,079	1,214	18	54,838	0.328
Newport IC	2,047	1,670	1,633	1,719	1,819	1,491	1,231	1,442	1,442	1,336	0	2,100	0.000
Mercury Casualty Co	2,316	2,018	1,899	2,316	1,855	1,654	1,328	1,879	1,406	1,558	29	28,528	1.017
Commerce West IC	2,491	2,377	2,236	2,491	2,000	1,863	1,444	2,243	1,526	1,827	0	1,815	0.000
Permanent General Assurance Corp	2,509	2,022	2,022	2,509	2,508	1,980	1,647	2,109	1,981	1,786	0	1,457	0.000
Financial Ind Co	2,519	2,437	2,266	2,519	2,304	1,934	1,747	2,396	1,624	1,827	10	10,532	0.949
West American IC	2,583	2,329	2,342	2,797	1,787	2,256	1,604	1,501	1,897	1,589	0	2,086	0.000
Occidental F&C Co of NC	2,674	2,309	2,330	2,126	2,075	1,653	1,658	1,761	1,486	1,505	0	1,129	0.000
Infinity Select IC	2,719	2,141	2,075	2,750	2,093	2,106	4,038	2,853	1,571	2,586	2	4,224	0.473
Farm Bureau Mutual IC	2,775	2,213	1,617	2,775	1,588	1,627	1,400	1,714	1,373	1,561	1	9,020	0.111
Nevada General IC	2,857	2,347	2,467	2,641	2,305	2,083	2,215	2,161	1,867	1,915	0	312	0.000
Sentry Ins A Mutual Co	2,869	2,536	2,589	3,471	2,656	2,253	2,002	2,253	2,014	2,253	2	2,880	0.694
Fireman's Fund IC	2,938	3,493	2,828	3,493	3,068	2,905	2,905	2,905	2,905	2,905	1	3,673	0.272
Dairyland IC	3,051	2,777	2,552	2,709	2,516	1,940	1,787	1,935	1,823	1,827	4	66,963	0.060
Coast National IC	3,143	2,831	2,652	3,143	2,521	2,258	1,866	2,701	1,921	2,054	4	26,251	0.152
Federal IC	3,528	4,224	3,396	4,224	3,384	3,772	3,206	3,296	3,296	3,450	0	1,168	0.000
Victoria Select IC	4,583	2,951	3,532	3,764	4,044	2,723	2,544	2,840	2,437	2,287	3	30,312	0.099
Sagamore IC	5,325	5,279	5,022	5,554	4,505	4,476	3,880	4,456	3,880	4,039	0	52	0.000
Affirmative IC	*	*	*	*	*	*	*	*	*	*		**	
American Bankers IC of FL	*	*	*	*	*	*	*	*	*	*	9	28,485	0.316
American Sterling IC	*	*	*	*	*	*	*	*	*	*		**	
Anchor General IC	*	*	*	*	*	*	*	*	*	*	4	12,004	0
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	1	12,098	0.083
Auto-Owners IC	*	*	*	*	*	*	*	*	*	*	2	121	16.529
Equity IC	*	*	*	*	*	*	*	*	*	*		**	
Farmers IC of AZ	*	*	*	*	*	*	*	*	*	*	72	504,136	0.143
Lincoln General IC	*	*	*	*	*	*	*	*	*	*	0	2,303	0.000
MGA IC	*	*	*	*	*	*	*	*	*	*	1	10,544	0.095
Phoenix Ind IC	*	*	*	*	*	*	*	*	*	*	13	49,056	0.265
Primero IC	*	*	*	*	*	*	*	*	*	*	0	228	0.000
OBE Ins Corp	*	*	*	*	*	*	*	*	*	*	0	12,568	0.000
Safe Auto IC	*	*	*	*	*	*	*	*	*	*	3	7,433	0.404
Safeway IC	*	*	*	*	*	*	*	*	*	*	17	70,197	0.242
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	2,740	0.000
Universal Casualty Co	*	*	*	*	*	*	*	*	*	*	3	14,064	0.213

Hypothetical 9: Married couple - male age 81 and female age 80. Both drivers have a clean driving record and no credit history.

They drive a 2006 Ford Taurus SEL, four-door sedan, automatic, for pleasure use.

Coverages & Limits: Combined single limit liability of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

* This insurer does not provide coverage for this hypothetical. ** New insurer that had no exposures as of December 31, 2005.

	Premiums shown are six-month premiums as of July 1, 2006.											Complaint Ratio (CR)		
NAME OF INSURER	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio C E CR			
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364				
Government Employees IC	\$407	\$357	\$369	\$450	\$346	\$377	\$345	\$330	\$334	\$326	11	58,811	0.187	
Equity IC	526	410	442	457	368	321	284	337	337	263		**		
Great Northwest IC	540	491	520	540	512	477	374	477	374	477	0	468	0.000	
Electric IC	563	599	623	660	563	604	520	466	466	550	0	2,235	0.000	
Encompass Ind Co	583	531	568	717	454	408	331	394	394	397	0	13,863	0.000	
Allied P&C IC	588	554	528	578	518	491	396	409	459	436	1	3,577	0.280	
State Farm Mutual Auto IC	588	518	563	588	547	513	411	513	411	513	68	661,823	0.103	
Acuity, A Mutual IC	599	540	576	624	551	492	455	443	448	434		**		
SECURA Ins, A Mutual Co	644	532	724	753	628	539	466	539	477	539		**		
Warner IC	662	553	544	659	529	509	394	623	399	495	1	726	1.377	
Fidelity National IC	665	592	639	665	619	572	466	572	466	572	0	3,598	0.000	
Allstate F&C IC	669	714	730	889	633	654	564	581	616	561	1	9,821	0.102	
Liberty Mutual Fire IC	675	616	682	831	690	624	481	619	481	597	18	64,767	0.278	
Austin Mutual IC	721	591	749	689	689	591	490	655	655	655	2	6,058	0.330	
Central Mutual IC	734	734	727	957	624	833	641	722	641	722	1	9,281	0.108	
United Services Auto Assoc	742	705	666	690	612	644	551	599	496	550	12	112,165	0.107	
American Family Mutual IC	746	595	829	862	679	603	516	603	526	603	66	317,066	0.208	
Horace Mann P&C IC	751	579	579	712	587	650	522	683	517	520	0	1,948	0.000	
American National P&C Co	780	694	874	780	698	572	561	614	561	562	5	17,622	0.284	
CSE Safeguard IC	802	662	704	805	608	586	479	650	523	525	0	2,874	0.000	
Unigard IC	826	736	877	941	721	668	519	609	609	564	1	8,601	0.116	
SAFECO IC of America	838	643	679	829	641	602	508	650	464	523	18	54,838	0.328	
West American IC	848	756	785	919	602	773	555	507	651	528	0	2,086	0.000	
Unitrin Direct P&C Co	858	728	738	863	678	631	529	732	534	640	4	13,555	0.295	
Travelers Home and Marine IC	872	761	837	916	727	655	586	674	594	637		**		
Safe Auto IC	874	771	786	950	717	659	530	789	538	675	3	7,433	0.404	
Auto-Owners IC	878	751	792	914	720	756	571	786	562	602	2	121	16.529	
Farm Bureau Mutual IC	920	729	551	920	531	548	473	584	469	525	1	9,020	0.111	
Country Mutual IC	955	819	932	1,146	1,009	871	691	829	671	829	12	34,616	0.347	
IDS Property Casualty IC	995	905	956	995	929	820	668	820	668	668	0	2,075	0.000	
AAA Members IC	1,038	873	851	1,039	799	761	606	848	594	768	10	19,917	0.502	
American Commerce IC	1,047	1,043	921	1,047	841	905	762	863	757	937	10	15,980	0.626	
Metropolitan Casualty IC	1,053	1,021	1,118	1,264	954	860	725	1,007	808	772	7	35,256	0.199	
Milbank IC	1,076	865	1,201	1,235	965	829	731	829	734	829		**		
Farmers IC of AZ	1,077	895	1,034	1,417	920	957	739	916	701	741	72	504,136	0.143	
Fireman's Fund IC	1,111	1,355	1,095	1,355	1,179	1,193	1,193	1,193	1,193	1,193	1	3,673	0.272	
Houston General Ins Exchange	1,114	960	934	1,111	895	881	1,163	949	734	841	0	184	0.000	
21st Century IC of the Southwest	1,130	1,052	993	1,092	962	933	756	933	823	807	22	38,293	0.575	
Progressive Preferred IC	1,167	939	889	1,177	908	887	703	1,014	692	881	29	141,513	0.205	
IC of the State of PA	1,171	1,066	1,195	1,247	1,137	1,023	856	996	924	963	10	20,989	0.476	
Sentry Ins A Mutual Co	1,183	1,038	1,079	1,426	1,102	952	852	952	848	952	2	2,880	0.694	
Integon Ind Corp	1,222	974	923	1,230	935	995	729	1,026	704	908	0	1,620	0.000	
Merastar IC	1,315	975	1,038	1,121	1,031	876	787	900	787	900	2	1,095	1.826	
Occidental F&C Co of NC	1,507	1,301	1,314	1,202	1,882	951	965	1,019	866	883	0	1,129	0.000	
Federal IC	1,650	1,968	1,602	1,968	1,576	1,804	1,554	1,602	1,602	1,662	0	1,168	0.000	
Esurance IC	1,661	1,398	1,410	1,641	1,306	1,215	1,032	1,419	1,043	1,245	5	9,702	0.515	
MGA IC	1,670	1,670	1,415	1,653	1,582	1,280	1,261	1,360	1,275	1,360	1	10,544	0.095	
Nevada General IC	1,705	1,393	1,447	1,567	1,369	1,237	1,327	1,291	1,117	1,135	0	312	0.000	
Infinity Select IC	1,762	1,443	1,369	1,771	1,410	1,397	2,671	1,894	1,040	1,791	2	4,224	0.473	
Sentinel IC, Ltd	1,784	1,507	1,616	1,902	1,333	1,373	1,072	1,352	1,352	1,376	2	27,184	0.074	
Newport IC	1,820	1,479	1,436	1,525	1,607	1,328	1,104	1,277	1,277	1,202	0	2,100	0.000	
Financial Ind Co	1,876	1,831	1,712	1,876	1,753	1,435	1,348	1,799	1,213	1,377	10	10,532	0.949	
QBE Ins Corp	1,943	1,943	1,735	1,943	1,315	1,590	1,442	1,489	1,489	1,489	0	12,568	0.000	
Dairyland IC	2,028	1,842	1,704	1,818	1,686	1,272	1,164	1,308	1,212	1,218	4	66,963	0.060	
Victoria Select IC	2,045	1,317	1,566	1,675	1,812	1,253	1,164	1,319	1,110	1,045	3	30,312	0.099	
Primero IC	2,086	1,954	1,708	1,852	1,708	1,708	1,492	1,708	1,492	1,492	0	228	0.000	
Amica Mutual IC	2,289	2,001	2,043	2,317	2,087	2,000	1,711	1,888	1,857	1,877	4	11,451	0.349	
Permanent General Assurance Corp	2,316	1,860	1,860	2,316	2,288	1,855	1,539	1,995	1,853	1,638	0	1,457	0.000	
Coast National IC	2,489	2,221	2,118	2,498	2,022	1,884	1,551	2,230	1,569	1,714	4	26,251	0	
American Bankers IC of FL	2,714	2,641	2,079	2,350	1,911	2,066	1,842	1,825	1,838	1,799	9	28,485	0.316	
Lincoln General IC	2,896	2,465	2,819	2,896	2,656	2,197	2,071	2,584	1,932	2,724	0	2,303	0.000	
American Sterling IC	3,233	3,240	3,260	3,040	2,862	2,736	2,862	2,783	2,783	2,510		**		
Sagamore IC	4,373	4,412	4,151	4,613	3,751	3,822	3,196	3,802	3,196	3,363	0	52	0.000	
Affirmative IC	*	*	*	*	*	*	*	*	*	*	*	**		
Anchor General IC	*	*	*	*	*	*	*	*	*	*	*	4	12,004	0.333
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	1	12,098	0.083	
Commerce West IC	*	*	*	*	*	*	*	*	*	*	0	1,815	0.000	
Mercury Casualty Co	*	*	*	*	*	*	*	*	*	*	29	28,528	1.017	
Phoenix Ind IC	*	*	*	*	*	*	*	*	*	*	13	49,056	0.265	
Safeway IC	*	*	*	*	*	*	*	*	*	*	17	70,197	0.242	
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	2,740	0.000	
Universal Casualty Co	*	*	*	*	*	*	*	*	*	*	3	14,064	0.213	

Hypothetical 10: Married couple - male age 81 and female age 80. Both drivers have a clean driving record and no credit history.

They drive a 2006 Ford Taurus SEL, four-door sedan, automatic, for pleasure use.

Coverages & Limits: Combined single limit liability of \$300,000 or split limits of \$100,000/\$300,000 BI and \$50,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

* This insurer does not provide coverage for this hypothetical. ** New insurer that had no exposures as of December 31, 2005.

	Premiums shown are six-month premiums as of July 1, 2006.											Complaint Ratio (CR)		
NAME OF INSURER	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio			
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364	C	E	CR	
Government Employees IC	\$468	\$530	\$458	\$669	\$519	\$552	\$498	\$477	\$470	\$472	11	58,811	0.187	
Encompass Ind Co	598	549	586	748	472	424	334	393	393	397	0	13,863	0.000	
Warner IC	603	501	494	602	480	458	352	562	360	450	1	726	1.377	
Great Northwest IC	627	579	607	627	618	563	425	563	425	563	0	468	0.000	
SECURA Ins, A Mutual Co	676	561	761	790	656	559	487	559	496	559		**		
Electric IC	682	718	747	792	672	692	596	544	544	638	0	2,235	0.000	
Allied P&C IC	685	647	612	669	596	568	451	466	522	487	1	3,577	0.280	
State Farm Mutual Auto IC	695	622	668	695	668	622	481	622	481	622	68	661,823	0.103	
Acuity, A Mutual IC	725	647	701	755	659	588	542	526	532	518		**		
Fidelity National IC	752	675	723	752	699	638	522	638	522	638	0	3,598	0.000	
Horace Mann P&C IC	784	620	620	751	622	666	492	655	502	504	0	1,948	0.000	
Allstate F&C IC	789	842	861	1,069	745	755	652	667	714	651	1	9,821	0.102	
Liberty Mutual Fire IC	804	715	805	970	807	709	556	699	556	679	18	64,767	0.278	
Unigard IC	838	770	893	971	746	662	521	603	603	562	1	8,601	0.116	
United Services Auto Assoc	840	799	751	781	687	710	601	655	543	606	12	112,165	0.107	
Unitrin Direct P&C Co	845	706	718	850	650	601	500	704	506	624	4	13,555	0.295	
American Family Mutual IC	847	687	940	969	772	682	598	682	601	682	66	317,066	0.208	
Austin Mutual IC	884	734	896	830	830	734	597	769	769	769	2	6,058	0.330	
American National P&C Co	895	783	984	895	797	643	631	690	631	643	5	17,622	0.284	
CSE Safeguard IC	895	754	800	947	685	651	531	722	580	584	0	2,874	0.000	
Central Mutual IC	918	918	902	1,162	771	962	748	838	748	838	1	9,281	0.108	
SAFECO IC of America	923	697	731	923	697	646	546	713	495	569	18	54,838	0.328	
Fireman's Fund IC	957	1,133	930	1,133	999	969	969	969	969	969	1	3,673	0.272	
IDS Property Casualty IC	981	901	945	981	949	843	658	843	658	658	0	2,075	0.000	
West American IC	999	902	904	1,081	691	872	622	581	733	615	0	2,086	0.000	
Farm Bureau Mutual IC	1,061	849	621	1,061	608	625	539	657	527	600	1	9,020	0.111	
Metropolitan Casualty IC	1,066	1,009	1,089	1,237	951	831	698	976	773	740	7	35,256	0.199	
Auto-Owners IC	1,067	920	961	1,118	885	910	700	959	690	742	2	121	16.529	
IC of the State of PA	1,080	996	1,097	1,149	1,034	917	770	888	836	878	10	20,989	0.476	
AAA Members IC	1,086	897	878	1,087	809	771	607	870	600	798	10	19,917	0.502	
Country Mutual IC	1,094	952	1,072	1,310	1,161	997	781	955	759	955	12	34,616	0.347	
Travelers Home and Marine IC	1,100	956	1,047	1,165	908	811	712	830	740	790		**		
Farmers IC of AZ	1,213	1,011	1,158	1,571	1,035	1,052	809	978	759	817	72	504,136	0.143	
Milbank IC	1,226	1,005	1,365	1,395	1,107	953	859	953	852	953		**		
American Commerce IC	1,228	1,250	1,093	1,228	981	1,027	864	976	852	1,116	10	15,980	0.626	
21st Century IC of the Southwest	1,273	1,195	1,124	1,234	1,085	1,024	834	1,024	912	890	22	38,293	0.575	
Houston General Ins Exchange	1,293	1,097	1,070	1,290	1,013	992	1,342	1,077	818	952	0	184	0.000	
Merastar IC	1,326	1,013	1,060	1,145	1,039	886	786	909	786	909	2	1,095	1.826	
Integon Ind Corp	1,355	1,070	1,024	1,362	1,005	1,054	774	1,108	753	999	0	1,620	0.000	
Progressive Preferred IC	1,439	1,146	1,096	1,449	1,082	1,051	823	1,210	817	1,072	29	141,513	0.205	
Sentry Ins A Mutual Co	1,498	1,335	1,362	1,789	1,365	1,171	1,049	1,171	1,045	1,171	2	2,880	0.694	
Esurance IC	1,586	1,328	1,345	1,594	1,223	1,126	943	1,337	960	1,181	5	9,702	0.515	
Occidental F&C Co of NC	1,723	1,485	1,497	1,364	1,325	1,056	1,061	1,125	945	960	0	1,129	0.000	
Sentinel IC, Ltd	1,728	1,477	1,560	1,868	1,319	1,312	1,037	1,272	1,272	1,298	2	27,184	0.074	
Amica Mutual IC	1,864	1,635	1,665	1,880	1,685	1,554	1,322	1,455	1,431	1,456	4	11,451	0.349	
Infinity Select IC	1,920	1,564	1,490	1,929	1,517	1,495	2,891	2,007	1,115	1,899	2	4,224	0.473	
Federal IC	2,012	2,440	2,010	2,440	1,936	2,144	1,850	1,898	1,898	1,976	0	1,168	0.000	
Newport IC	2,047	1,670	1,633	1,719	1,817	1,491	1,233	1,442	1,442	1,338	0	2,100	0.000	
Nevada General IC	2,221	1,819	1,915	2,035	1,795	1,603	1,723	1,657	1,411	1,441	0	312	0.000	
Financial Ind Co	2,253	2,221	2,044	2,253	2,114	1,648	1,597	2,106	1,418	1,650	10	10,532	0.949	
Dairyland IC	2,351	2,119	1,924	2,070	1,913	1,427	1,330	1,427	1,357	1,357	4	66,963	0.060	
Victoria Select IC	2,668	1,720	2,036	2,167	2,315	1,543	1,443	1,578	1,394	1,288	3	30,312	0.099	
Permanent General Assurance Corp	2,804	2,207	2,207	2,804	2,611	2,141	1,747	2,341	2,074	1,888	0	1,457	0.000	
Coast National IC	2,954	2,667	2,506	2,954	2,379	2,135	1,780	2,560	1,812	1,966	4	26,251	0.152	
Sagamore IC	5,786	5,695	5,423	6,061	4,827	4,759	4,133	4,739	4,133	4,300	0	52	0.000	
Affirmative IC	*	*	*	*	*	*	*	*	*	*		**		
American Bankers IC of FL	*	*	*	*	*	*	*	*	*	*	9	28,485	0.316	
American Sterling IC	*	*	*	*	*	*	*	*	*	*		**		
Anchor General IC	*	*	*	*	*	*	*	*	*	*	4	12,004	0	
Arizona Automobile IC	*	*	*	*	*	*	*	*	*	*	1	12,098	0.083	
Commerce West IC	*	*	*	*	*	*	*	*	*	*	0	1,815	0.000	
Equity IC	*	*	*	*	*	*	*	*	*	*		**		
Lincoln General IC	*	*	*	*	*	*	*	*	*	*	0	2,303	0.000	
Mercury Casualty Co	*	*	*	*	*	*	*	*	*	*	29	28,528	1.017	
MGA IC	*	*	*	*	*	*	*	*	*	*	1	10,544	0.095	
Phoenix Ind IC	*	*	*	*	*	*	*	*	*	*	13	49,056	0.265	
Primero IC	*	*	*	*	*	*	*	*	*	*	0	228	0.000	
QBE Ins Corp	*	*	*	*	*	*	*	*	*	*	0	12,568	0.000	
Safe Auto IC	*	*	*	*	*	*	*	*	*	*	3	7,433	0.404	
Safeway IC	*	*	*	*	*	*	*	*	*	*	17	70,197	0.242	
Union IC of Providence	*	*	*	*	*	*	*	*	*	*	0	2,740	0.000	
Universal Casualty Co	*	*	*	*	*	*	*	*	*	*	3	14,064	0.213	

Hypothetical 11: Unmarried female; age 41; rides bus to work. She has a clean driving record the last 3 years, a median (average) credit score and drives a 2006 Ford Taurus SEL, four-door sedan, automatic, for pleasure use, 5,000 miles annually.

Coverages & Limits: Combined single limit liability of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

** New insurer that had no exposures as of December 31, 2005.

NAME OF INSURER	Premiums shown are six-month premiums as of July 1, 2006.										Complaint Ratio (CR)			
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio	C	E	CR
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364				
Encompass Ind Co	\$400	\$365	\$390	\$494	\$314	\$281	\$229	\$271	\$271	\$273	0	13,863	0.000	
Government Employees IC	421	370	379	466	355	390	352	344	351	348	11	58,811	0.187	
Allied P&C IC	453	422	411	447	401	388	314	328	363	350	1	3,577	0.280	
United Services Auto Assoc	459	437	414	429	383	396	348	377	316	382	12	112,165	0.107	
IC of the State of PA	476	434	490	513	458	422	351	408	379	390	10	20,989	0.476	
Equity IC	485	380	409	423	342	299	266	314	314	247		**		
Acuity, A Mutual IC	488	444	467	515	444	416	377	372	374	356		**		
Central Mutual IC	499	499	494	652	424	567	436	492	436	492	1	9,281	0.108	
Allstate F&C IC	516	540	559	683	478	500	437	456	478	440	1	9,821	0.102	
Warner IC	522	435	427	519	417	403	310	491	315	389	1	726	1.377	
Great Northwest IC	526	469	505	526	495	470	367	470	367	470	0	468	0.000	
Electric IC	542	577	599	634	542	580	500	448	448	529	0	2,235	0.000	
Horace Mann P&C IC	572	439	439	539	446	505	411	535	406	413	0	1,948	0.000	
Amica Mutual IC	584	513	521	591	532	508	436	480	472	477	4	11,451	0.349	
Austin Mutual IC	601	492	625	574	574	492	408	545	545	545	2	6,058	0.330	
CSE Safeguard IC	623	517	548	632	473	455	374	507	407	409	0	2,874	0.000	
SECURA Ins, A Mutual Co	625	510	699	733	608	533	450	533	470	533		**		
American National P&C Co	629	554	714	629	574	478	463	522	463	474	5	17,622	0.284	
State Farm Mutual Auto IC	646	568	618	646	599	562	451	562	451	562	68	661,823	0.103	
IDS Property Casualty IC	671	586	643	671	622	594	471	594	471	471	0	2,075	0.000	
Liberty Mutual Fire IC	675	616	682	831	690	624	481	619	481	597	18	64,767	0.278	
Unigard IC	676	595	718	773	591	556	428	506	506	468	1	8,601	0.116	
Fidelity National IC	687	611	658	687	638	588	481	588	481	588	0	3,598	0.000	
Union IC of Providence	694	772	607	681	637	620	515	552	552	552	0	2,740	0.000	
American Family Mutual IC	700	558	777	808	636	565	484	565	493	565	66	317,066	0.208	
AAA Members IC	715	594	580	716	545	528	418	601	412	525	10	19,917	0.502	
Country Mutual IC	770	662	752	923	813	703	556	669	540	669	12	34,616	0.347	
21st Century IC of the Southwest	772	732	688	755	668	644	531	644	576	566	22	38,293	0.575	
Sentinel IC, Ltd	776	649	704	825	591	616	493	629	629	635	2	27,184	0.074	
Milbank IC	789	632	878	903	705	602	533	602	535	602		**		
Travelers Home and Marine IC	794	674	747	837	653	604	545	635	556	578		**		
Unitrin Direct P&C Co	796	667	685	807	629	590	494	705	505	576	4	13,555	0.295	
Auto-Owners IC	815	676	714	828	655	687	518	714	509	594	2	121	16.529	
Metropolitan Casualty IC	823	793	870	984	738	672	569	788	630	607	7	35,256	0.199	
Houston General Ins Exchange	832	699	687	828	654	652	863	712	544	619	0	184	0.000	
West American IC	893	796	826	967	633	813	584	534	686	556	0	2,086	0.000	
American Commerce IC	911	908	800	911	732	784	662	750	659	813	10	15,980	0.626	
Integon Ind Corp	957	733	710	973	723	808	567	842	557	693	0	1,620	0.000	
Esurance IC	958	814	827	967	765	718	607	853	619	715	5	9,702	0.515	
Safe Auto IC	989	875	892	1,096	826	788	631	965	641	765	3	7,433	0.404	
Farm Bureau Mutual IC	999	791	597	999	576	594	513	634	508	570	1	9,020	0.111	
Progressive Preferred IC	1,041	819	785	1,055	801	793	621	923	614	773	29	141,513	0.205	
Fireman's Fund IC	1,070	1,301	1,054	1,301	1,074	1,146	1,146	1,146	1,146	1,146	1	3,673	0.272	
Merastar IC	1,074	794	844	917	842	715	643	736	643	736	2	1,095	1.826	
Mercury Casualty Co	1,098	950	903	1,098	881	816	654	920	687	752	29	28,528	1.017	
Farmers IC of AZ	1,144	953	1,097	1,500	977	1,010	780	959	737	783	72	504,136	0.143	
Commerce West IC	1,164	1,102	1,036	1,164	937	911	691	1,080	732	866	0	1,815	0.000	
Nevada General IC	1,189	979	1,015	1,099	955	877	931	919	811	823	0	312	0.000	
Permanent General Assurance Corp	1,209	996	996	1,209	1,239	1,002	847	1,048	1,028	903	0	1,457	0.000	
SAFECO IC of America	1,221	912	958	1,189	896	886	720	963	673	744	18	54,838	0.328	
Sentry Ins A Mutual Co	1,225	1,074	1,117	1,478	1,142	987	882	987	879	987	2	2,880	0.694	
Lincoln General IC	1,248	1,072	1,202	1,248	1,125	943	879	1,089	833	1,154	0	2,303	0.000	
Occidental F&C Co of NC	1,283	1,112	1,124	1,028	1,019	819	833	881	751	764	0	1,129	0.000	
Infinity Select IC	1,294	1,016	983	1,310	1,001	1,012	1,923	1,380	752	1,244	2	4,224	0.473	
Anchor General IC	1,381	1,318	1,254	1,372	1,240	1,068	996	1,063	1,046	990	4	12,004	0.333	
Safeway IC	1,428	1,185	1,159	1,267	1,108	1,043	959	1,150	1,150	1,159	17	70,197	0.242	
Newport IC	1,491	1,218	1,182	1,254	1,318	1,101	927	1,067	1,067	1,004	0	2,100	0.000	
Victoria Select IC	1,508	980	1,179	1,262	1,379	979	910	1,059	858	827	3	30,312	0.099	
Universal Casualty Co	1,546	1,546	1,370	1,679	1,413	1,777	1,434	1,434	1,434	1,434	3	14,064	0	
Coast National IC	1,560	1,382	1,323	1,560	1,267	1,191	977	1,405	988	1,083	4	26,251	0.152	
MGA IC	1,582	1,582	1,336	1,573	1,482	1,209	1,181	1,265	1,197	1,265	1	10,544	0.095	
Financial Ind Co	1,605	1,515	1,437	1,605	1,468	1,295	1,126	1,568	1,067	1,172	10	10,532	0.949	
Federal IC	1,650	1,968	1,602	1,968	1,576	1,804	1,554	1,602	1,602	1,662	0	1,168	0.000	
OBE Ins Corp	1,673	1,673	1,489	1,673	1,143	1,375	1,250	1,284	1,284	1,284	0	12,568	0.000	
Dairyland IC	1,698	1,554	1,924	2,070	1,913	1,427	1,330	1,427	1,357	1,357	4	66,963	0.060	
Phoenix Ind IC	1,711	1,380	1,295	1,334	1,220	812	734	854	819	873	13	49,056	0.265	
Sagamore IC	1,787	1,797	1,701	1,875	1,547	1,568	1,335	1,560	1,335	1,398	0	52	0.000	
Affirmative IC	1,815	1,815	1,407	1,526	1,407	1,063	1,058	1,041	1,058	1,028		**		
American Bankers IC of FL	1,883	1,829	1,441	1,629	1,324	1,420	1,265	1,255	1,267	1,236	9	28,485	0.316	
Arizona Automobile IC	1,997	2,123	1,928	2,123	1,628	1,661	1,677	1,395	1,395	1,732	1	12,098	0.083	
Primero IC	2,008	1,888	1,642	1,786	1,642	1,642	1,468	1,642	1,468	1,468	0	228	0.000	
American Sterling IC														

Hypothetical 12: Unmarried female; age 41; drives 15 miles each way to work. She has a clean driving record the last 3 years, a median (average) credit score and drives a 2006 Ford Taurus SEL, four-door sedan, automatic.

Coverages & Limits: Combined single limit liability of \$40,000 or split limits of \$15,000/\$30,000 BI and \$10,000 PD; medical payments of \$5,000; UM and UIM Limits same as liability; \$250 deductible comprehensive; \$500 deductible collision.

** New insurer that had no exposures as of December 31, 2005.

NAME OF INSURER	Premiums shown are six-month premiums as of July 1, 2006.										Complaint Ratio (CR)			
	URBAN					RURAL					# of Complaints (C) divided by # of Exposures (E) X 1000 = Complaint Ratio	C	E	CR
	Phoenix 85053	Scottsdale 85257	Mesa 85202	Glendale 85301	Tucson 85719	Casa Grande 85222	Flagstaff 86001	Nogales 85621	Safford 85546	Yuma 85364				
Encompass Ind Co	\$400	\$365	\$390	\$494	\$314	\$281	\$229	\$271	\$271	\$273	0	13,863	0.000	
Allied P&C IC	453	422	411	447	401	388	314	328	363	350	1	3,577	0.280	
Government Employees IC	460	406	416	511	386	425	379	379	380	368	11	58,811	0.187	
Equity IC	485	380	409	423	342	299	266	314	314	247		**		
IC of the State of PA	512	468	526	550	487	449	375	436	406	418	10	20,989	0.476	
Acuity, A Mutual IC	514	465	490	540	466	436	396	391	393	375		**		
Allstate F&C IC	517	540	560	684	477	499	437	457	477	441	1	9,821	0.102	
Great Northwest IC	558	501	537	558	524	497	389	497	389	497	0	468	0.000	
Electric IC	570	606	630	667	570	611	526	472	472	557	0	2,235	0.000	
United Services Auto Assoc	570	541	511	532	469	476	409	447	374	483	12	112,165	0.107	
Central Mutual IC	597	597	592	780	507	679	523	589	523	589	1	9,281	0.108	
Warner IC	618	516	508	616	496	477	367	583	374	463	1	726	1.377	
Horace Mann P&C IC	622	477	477	585	485	549	447	583	442	449	0	1,948	0.000	
Austin Mutual IC	659	538	686	630	630	538	447	599	599	599	2	6,058	0.330	
SECURA Ins, A Mutual Co	663	540	742	777	646	564	478	564	498	564		**		
State Farm Mutual Auto IC	672	591	643	672	623	585	470	585	470	585	68	661,823	0.103	
IDS Property Casualty IC	694	609	665	694	644	612	486	612	486	486	0	2,075	0.000	
CSE Safeguard IC	702	595	630	757	537	511	418	569	456	458	0	2,874	0.000	
Liberty Mutual Fire IC	704	642	711	868	719	650	501	646	501	622	18	64,767	0.278	
Fidelity National IC	713	634	683	713	664	611	499	611	499	611	0	3,598	0.000	
American Family Mutual IC	720	574	800	831	655	581	498	581	507	581	66	317,066	0.208	
Amica Mutual IC	723	641	643	732	654	616	532	584	575	580	4	11,451	0.349	
Unigard IC	770	675	820	881	672	638	488	580	580	536	1	8,601	0.116	
21st Century IC of the Southwest	772	732	688	755	668	644	531	644	576	566	22	38,293	0.575	
Milbank IC	789	632	878	903	705	602	533	602	535	602		**		
Union IC of Providence	793	884	695	778	731	711	589	635	635	635	0	2,740	0.000	
Travelers Home and Marine IC	794	674	747	837	653	604	545	635	556	578		**		
Unitrin Direct P&C Co	796	667	685	807	629	590	494	705	505	576	4	13,555	0.295	
Houston General Ins Exchange	832	699	687	828	654	652	863	712	544	619	0	184	0.000	
Country Mutual IC	836	718	816	1,003	883	763	604	726	587	726	12	34,616	0.347	
AAA Members IC	859	712	696	860	654	635	501	722	495	631	10	19,917	0.502	
Metropolitan Casualty IC	871	839	926	1,046	788	3,397	604	841	674	643	7	35,256	0.199	
Sentinel IC, Ltd	895	746	812	954	677	708	563	723	723	729	2	27,184	0.074	
Fireman's Fund IC	924	1,432	1,185	1,453	1,279	1,243	1,243	1,243	1,243	1,243	1	3,673	0.272	
American National P&C Co	928	808	1,035	928	841	691	671	748	671	690	5	17,622	0.284	
Integon Ind Corp	957	733	710	973	723	808	567	842	557	693	0	1,620	0.000	
Esurance IC	958	814	827	967	765	718	607	853	619	715	5	9,702	0.515	
Safe Auto IC	989	875	892	1,096	826	788	631	965	641	765	3	7,433	0.404	
Auto-Owners IC	991	881	936	1,083	852	896	674	933	662	719	2	121	16.529	
Progressive Preferred IC	1,041	819	785	1,055	801	793	621	923	614	773	29	141,513	0.205	
Merastar IC	1,074	794	844	917	842	715	643	736	643	736	2	1,095	1.826	
American Commerce IC	1,093	1,089	962	1,093	877	944	796	900	791	979	10	15,980	0.626	
Farm Bureau Mutual IC	1,116	883	667	1,116	644	663	572	708	567	634	1	9,020	0.111	
West American IC	1,116	995	1,033	1,209	792	1,017	730	667	857	695	0	2,086	0.000	
Mercury Casualty Co	1,139	988	938	1,139	913	846	679	953	712	778	29	28,528	1.017	
Nevada General IC	1,189	979	1,015	1,099	955	877	931	919	811	823	0	312	0.000	
Farmers IC of AZ	1,211	1,011	1,161	1,587	1,035	1,067	824	1,010	776	827	72	504,136	0.143	
Lincoln General IC	1,248	1,072	1,202	1,248	1,125	943	879	1,089	833	1,154	0	2,303	0.000	
SAFECO IC of America	1,260	938	988	1,221	918	919	740	997	696	762	18	54,838	0.328	
Commerce West IC	1,283	1,215	1,145	1,283	1,035	1,002	760	1,190	804	955	0	1,815	0.000	
Occidental F&C Co of NC	1,283	1,112	1,124	1,028	1,019	819	833	881	751	764	0	1,129	0.000	
Infinity Select IC	1,294	1,016	983	1,310	1,001	1,012	1,923	1,380	752	1,244	2	4,224	0.473	
Anchor General IC	1,381	1,318	1,254	1,372	1,240	1,068	996	1,063	1,046	990	4	12,004	0.333	
Safeway IC	1,428	1,185	1,159	1,267	1,108	1,043	959	1,150	1,150	1,159	17	70,197	0.242	
Permanent General Assurance Corp	1,437	1,156	1,156	1,437	1,428	1,135	943	1,210	1,132	1,020	0	1,457	0.000	
Sentry Ins A Mutual Co	1,454	1,273	1,324	1,757	1,360	1,173	1,048	1,173	1,045	1,173	2	2,880	0.694	
Newport IC	1,491	1,218	1,182	1,254	1,318	1,101	927	1,067	1,067	1,004	0	2,100	0.000	
Victoria Select IC	1,508	980	1,179	1,262	1,379	979	910	1,059	858	827	3	30,312	0.099	
Universal Casualty Co	1,546	1,546	1,370	1,679	1,413	1,777	1,434	1,434	1,434	1,434	3	14,064	0	
Coast National IC	1,560	1,382	1,323	1,560	1,267	1,191	977	1,405	988	1,083	4	26,251	0.152	
MGA IC	1,582	1,582	1,336	1,573	1,482	1,209	1,181	1,265	1,197	1,265	1	10,544	0.095	
Financial Ind Co	1,605	1,515	1,437	1,605	1,468	1,295	1,126	1,568	1,067	1,172	10	10,532	0.949	
OBE Ins Corp	1,673	1,673	1,489	1,673	1,143	1,375	1,250	1,284	1,284	1,284	0	12,568	0.000	
Dairyland IC	1,698	1,554	1,924	2,070	1,913	1,427	1,330	1,427	1,357	1,357	4	66,963	0.060	
Phoenix Ind IC	1,711	1,380	1,295	1,334	1,220	812	734	854	819	873	13	49,056	0.265	
Affirmative IC	1,815	1,815	1,407	1,526	1,407	1,063	1,058	1,041	1,058	1,028		**		
Federal IC	1,896	2,266	1,826	2,266	1,808	2,084	1,782	1,842	1,842	1,912	0	1,168	0.000	
American Bankers IC of FL	1,915	1,861	1,465	1,657	1,348	1,443	1,286	1,275	1,288	1,257	9	28,485	0.316	
Arizona Automobile IC	1,997	2,123	1,928	2,123	1,628	1,661	1,677	1,395	1,395	1,732	1	12,098	0.083	
Primero IC	2,008	1,888	1,642	1,786	1,642	1,462	1,468	1,642	1,468	1,468	0	228	0.000	
Sagamore IC	2,011	2,027	1,915	2,116	1,740	1,768	1,498	1,759	1,498					

AUTOMOBILE INSURER TELEPHONE NUMBERS

<u>INSURER</u>	<u>TELEPHONE NUMBER</u>
AAA Members IC	(866) 298-1232
Acuity, A Mutual IC	(800) 242-7666
Affirmative IC	(480) 413-9173
Allied P&C IC	(800) 228-4011
Allstate F&C IC	See Yellow Pages
American Bankers IC of FL	(602) 235-9515
American Commerce IC	(800) 562-4517
American Family Mutual IC	(800) 374-0008
American National P&C Co	(602) 327-4282
American Sterling IC	(800) 255-6503
Amica Mutual IC	(800) 242-6422
Anchor General IC	(800) 542-6246
Arizona Automobile IC	(480) 413-9173
Austin Mutual IC	(800) 328-4628
Auto-Owners IC	(480) 830-7119
Central Mutual IC	(800) 786-0673
Coast National IC	(888) 888-0080
Commerce West IC	(800) 244-1545
Country Mutual IC	(480) 497-5563
CSE Safeguard IC	(800) 282-6848
Dairyland IC	(800) 526-4252
Electric IC	(800) 227-2757
Encompass Ind Co	(800) 262-9262
Equity IC	(877) 754-9534
Esurance IC	(800) 378-7262
Farm Bureau Mutual IC	(480) 635-3600
Farmers IC Of AZ	(602) 863-8191
Federal IC	(623) 445-2500
Fidelity National IC	(800) 849-6140
Financial Ind Co	(800) 777-4342
Fireman's Fund IC	(800) 633-6006
Government Employees IC	(800) 841-3000
Great Northwest IC	(800) 776-3386
Horace Mann P&C IC	(800) 999-1030
Houston General Ins Exchange	(800) 248-9015
IC of the State of PA	(800) 807-9458
IDS Property Casualty IC	(800) 842-3344
Infinity Select IC	(800) 782-2040
Integon Ind Corp	(877) 468-3466
Liberty Mutual Fire IC	(800) 837-5254
Lincoln General IC	(847) 700-8594
Merastar IC	(800) 523-3796
Mercury Casualty Co	(800) 503-3724
Metropolitan Casualty IC	(800) 638-4663
MGA IC	(800) 699-1575
Milbank IC	(800) 444-9950
Nevada General IC	(602) 678-0777
Newport IC	(800) 333-5553
Occidental F&C Co of NC	(800) 233-1880
Permanent General Assurance Corp	(877) 436-3725
Phoenix Ind IC	(800) 486-5616
Primero IC	(800) 925-8185
Progressive Preferred IC	(800) 925-2886
QBE Ins Corp	(800) 333-5553
Safe Auto IC	(800) 723-3288
SAFECO IC Of America	See Yellow Pages
Safeway IC	(480) 838-0900
Sagamore IC	(800) 972-0442
SECURA Ins, A Mutual Co	(866) 356-7870
Sentinel IC, Ltd	(800) 843-7824
Sentry Ins A Mutual Co	(800) 373-6879
State Farm Mutual Auto IC	See Yellow Pages
21st Century IC Of The Southwest	(800) 211-7283
Travelers Home and Marine IC	(800) 842-0167
Unigard IC	(800) 759-2112
Union IC Of Providence	(623) 776-2500
United Services Auto Assoc *	(800) 531-8111
Unitrin Direct P&C Co	(800) 864-8746
Universal Casualty Co	(800) 223-6973
Victoria Select IC	(800) 888-8424
Warner IC	(800) 518-2984
West American IC	(866) 376-7173

Note: Telephone numbers are subject to change

Some numbers may result in the caller being referred to an agent by the insurer.

* Primarily available to current, retired and former U.S. military officers and their dependents.

COVERAGES

The following information describes the nature of certain automobile insurance coverages.

Bodily Injury Coverage – Split Limits

You **must** buy bodily injury coverage. Bodily injury coverage is a type of liability insurance. It pays for medical expenses, lost wages, and pain and suffering that you cause and for which you are legally responsible or liable to others due to an automobile accident.

Bodily injury coverage does **not** pay for **your** medical expenses, lost wages, and pain and suffering from any accident. To pay for your injuries and expenses you may buy medical payments coverage, uninsured motorist coverage, and underinsured motorist coverage.

If you do not have sufficient bodily injury coverage and you cause an accident, a court may order you to compensate those you hurt in the accident. To decide how much bodily injury coverage you should buy, you must decide (1) how much coverage you can afford to buy and (2) how much of your assets you would be willing to lose if you cause a serious accident. You must buy at least the minimum bodily injury liability limits, but you may buy higher limits. The minimum required bodily injury coverage is:

- \$15,000 for the injury or death of one person
- \$30,000 for the injury or death of two or more people in any one accident.

Property Damage Coverage – Split Limits

You **must** buy at least \$10,000 of property damage coverage, but you may purchase higher limits. It pays for the property damage that you cause others and for which you are liable due to an automobile accident. Property damage includes, but is not limited to, damage to buildings or other vehicles or their contents, and damage to fences and road signs.

Property damage coverage does not pay for damage to **your** vehicle. To pay for damages to your vehicle, you may buy comprehensive and collision coverages.

If you do not have any or enough property damage coverage and you cause an accident, a court may order you to pay for the property that you damaged in the accident. To decide how much property damage coverage you should buy, you must decide (1) how much coverage you can afford to buy and (2) how much of your assets you would be willing to lose if the damage you cause is serious.

Bodily Injury and Property Damage Coverage – Combined Single Limits

An insurer may sell a motor vehicle policy that combines coverage for bodily injury and property damage under one liability limit. You must buy at least the minimum liability limit of \$40,000 if you buy combined bodily injury and property damage coverage. You may choose to buy higher limits. For more information on this coverage, please refer to **Bodily Injury Coverage – Split Limits** and **Property Damage Coverage – Split Limits** above.

Uninsured Motorist Coverage and Underinsured Motorist Coverage – Optional Coverages

Insurers must offer uninsured motorist and underinsured motorist coverages. It is your choice whether to buy uninsured motorist or underinsured motorist coverages. Uninsured motorist coverage pays for medical expenses, lost wages, and pain and suffering caused by an uninsured driver, a hit-and-run driver or a miss-and-run driver. Underinsured motorist coverage increases your coverage for medical expenses, lost wages, and pain and suffering caused by a driver who does not have enough insurance to pay for these damages.

COVERAGES **(continued)**

Uninsured Motorist Coverage and Underinsured Motorist Coverage – Optional Coverages (continued)

These coverages protect you, and/or your family members who live with you and passengers in your vehicle. These coverages also protect you and your family members who live with you when, for example, you or they are riding in someone else's vehicle, walking, or riding a bicycle.

Uninsured motorist and underinsured motorist coverages do **not** pay for damages to **your** vehicle or other property. You may buy collision coverage to pay for damage to your vehicle caused by an uninsured or underinsured driver.

Some drivers have no insurance or do not have enough insurance. The best way to protect yourself from damages caused by these drivers is to buy uninsured motorist and underinsured motorist coverages. You may purchase uninsured motorist and underinsured motorist coverages in the same amounts or lower amounts as the limits you selected for your bodily injury liability coverage. You may not buy limits lower than the minimum bodily injury limits required by law.

Medical Payments Coverage – Optional Coverage

It is your choice whether to buy medical payments coverage. It pays for reasonable and necessary medical, hospital or limited funeral expenses for you and others injured or killed while driving or riding in your vehicle, even if you are legally responsible for the accident.

Comprehensive and Collision Coverages – Optional Coverages

State law does not require drivers to have comprehensive and collision coverages. But, if you leased your vehicle or borrowed money to buy a vehicle, you may be required to buy these coverages by the lessor or lender.

Comprehensive coverage pays to repair or replace your insured vehicle due to a loss caused by an event other than a collision. Comprehensive coverage pays for damage from many causes, including, but not limited to, theft, vandalism, fire, water, hail, wind, falling objects or impact with a bird or other animal.

Collision coverage pays to repair, replace or reimburse you for property damage to your insured vehicle. It pays for damage caused by a collision (an impact) with another motor vehicle or with any other object, movable or fixed, including damages caused if your vehicle overturns. Collision pays for damages to your vehicle, even if you are responsible for the collision or an uninsured motorist or an underinsured motorist hits you.

You may buy comprehensive and collision coverages with a deductible option. Your deductible will be the amount you agree to pay from your own pocket before your insurer will pay for any damage. You may also choose comprehensive and collision coverages with different deductible amounts for each vehicle covered by your policy.

To decide if you should buy comprehensive and collision coverages, consider the value of your vehicle and how you would pay to repair your vehicle without these coverages.

Be sure to ask about premium savings available for different deductibles when purchasing or renewing auto insurance, but remember you only collect for losses in excess of the deductible.

Miscellaneous Note:

Please note the following when changing insurers. Under Arizona law, there is a sixty-day period during which the insurance can be cancelled by the new insurer for any reason except the location of residence, age, race, color, religion, sex, national origin or ancestry of anyone who is an insured.

NOTES TO THE HYPOTHETICALS

Insurers not writing a \$5,000 Medical Payments coverage limit quoted the next closest limit available.

Insurers not writing \$250/\$500 deductibles quoted the next closest deductibles available.

Insurance company groups having a number of insurers within their group may choose the insurer which will provide the quotation.

All premiums contained in this publication were provided by the listed insurers using rates in effect as of July 1, 2006 and are ranked according to Phoenix.

The driver's marital status and gender, after a certain age, are not even considered by many insurers for the purpose of determining the driver's premium. However, at some point, age (e.g. age 70, etc.) may become an even more important factor than previously.

ABBREVIATIONS USED IN THIS PUBLICATION

"AC" means "Assurance Company"

"Assoc" means "Association"

"BI" means "Bodily Injury"

"Co" means "Company"

"Corp" means "Corporation"

"F&C" means "Fire and Casualty"

"IC" means "Insurance Company"

"Ind" means "Indemnity"

"Ins" means "Insurance"

"P&C" means "Property & Casualty"

"PD" means "Property Damage"

"UM" means "Uninsured Motorists"

"UIM" means "Underinsured Motorists"

IMPORTANT NOTE REGARDING COMPLAINT RATIOS IN THIS PUBLICATION

Although the Arizona Department of Insurance receives many complaints against insurers each year, ***not every complaint received by the Department proves to be justified upon investigation.*** The ratios published in this pamphlet represent the number of written complaints regarding automobile insurance received by the Department during 2005 for each 1,000 exposures an insurer has in force. The word "Exposures" refers to the total number of covered vehicles.

The Department obtains exposure figures from each insurer. In publishing the information in this pamphlet, the Department makes no distinction between insurers that write preferred, standard, or non-standard business.

This publication may be obtained by contacting us at the numbers listed on page 1 of this publication or via our website address. In addition to using this brochure to comparison shop for insurance, consumers should consider the insurer's service to policyholders and the type of insurance contract and coverage available. The Department strongly recommends that consumers consult their professional insurance agents or producers about coverage details. **The Department's Consumer Affairs Division may be contacted at (602) 364-2499 or (1-800) 544-9208 if a consumer has difficulty finding coverage.**

Note: Some insurers may have other insurers within their group that also write private passenger auto business; however, due to space limitations, premiums for all insurers that write private passenger auto business are not included in this publication.

The Arizona Department of Insurance is an Equal Employment Opportunity agency that complies with the Americans with Disabilities Act (ADA) and the Arizonans with Disabilities Act. Persons with disabilities may request materials in an alternative format by contacting our ADA Coordinator at (602) 364-3471 and should do so as early as possible to allow reasonable time to make necessary arrangements.